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ABSTRACT

This annotated bibliography lists 295 selected instructional references, resources, and teaching aids for consumer education. It includes a variety of both print and nonprint materials, such as films, filmstrips, multimedia kits, games and learning packages for classroom and group instruction, textbooks for all age levels, and references for both professional and general use. Priority is given to materials copyrighted 1975 or later. Each citation includes price, ordering information, a brief description, and the grade level (when appropriate). There are eleven sections: (1) comprehensive resources (which address most or all of the broad topics); (2) "landmark materials" providing a background for consumer teachers and leaders; (3) consumer issues such as advertising and energy; (4) consumer behavior and the decisionmaking process; (5) personal and family financial management information; (6) competent consumer decision making, comparison shopping, and product information; (7) human services such as consumer and individual law; (8) consumer protection; (9) curriculum guides and curriculum development resources; (10) periodicals containing product and service information, professional journals, newsletters, and trade publications; and (11) bibliographies. A topical index is included. (CT)

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A Guide to Instructional Resources for Consumers' Education

ED163203

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A Guide to Instructional Resources for Consumers' Education

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FOREWORD

With a growing number of school systems encouraging consumers' education, more and more teachers are in search of reliable teaching and background materials, both print and nonprint. This guide is an effort to provide some direction. While it is designed primarily to serve classroom personnel, individuals involved in community consumer activities will also find it helpful.

The manuscript for this guide was prepared under the direction of William L. Johnston, director, Center for Consumer Services, Oklahoma State University, Stillwater. Nancy B. Greenspan, formerly with the New Jersey Center for Consumer Education Services, was the researcher.

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Dustin W. Wilson, Jr.
Director
Office of Consumers' Education
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INTRODUCTION

Why Educate Consumers?

The arena for consumer activity in the United States has developed into a highly complex "free market system" which demands knowledgeable and competent consumers if it is to function openly, honestly and maintain balance in an ever-changing social environment. This need to educate consumers has been emphasized and amplified during the past 15 years by the greatest surge of "consumerism" this country has ever known.

The task of educating consumers has become an assumed responsibility of the school, of the community, of government, of business, of industry, and of a myriad of public and private agencies and groups. The result is a loose network of varied and diverse activities and efforts which surprisingly embrace some common goals and basic concerns.

What is Consumers' Education?

Consumers' education, as defined by the U.S. Office of Consumers' Education, is "an effort to prepare consumers for participation in the marketplace or for situations involving use of resources, public and private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations."

Traditionally consumers' education has focused on shopping wisely, managing personal and family finances, planning and budgeting expenditures, understanding both internal (values, goals, and relationships) and external (advertising, propaganda) motivations and pressures, making appropriate consumer decisions, avoiding pitfalls of fraud and deception, and fighting back when necessary.

More recently emphasis has been placed on understanding, securing, and using human resources such as health care, Medicare and Medicaid, education, welfare and Social Security benefits, community services, governmental protective and enforcement agencies, and the like.

Another purpose of consumers' education is to prepare consumers to function in the broader policymaking decisions which may not directly impinge on the individual or family unit. Consumer issues, such as energy, utilities, housing, advertising, product safety, and regulatory agencies are stressed. The goal is to help individuals carry out the role of consumer/citizen with enthusiasm and confidence, but also with logic, fairness and responsibility.

How Does Consumers' Education Happen?

The process of consumers' education takes place in both formal and informal settings. In elementary and secondary schools it may be presented as a separate course, as units of study in existing courses, or in fully integrated, interdisciplinary programs. At the postsecondary level, in community colleges, universities, and adult education programs, consumers' education is designed both for consumers and for consumer educators. Many variations, such as internships and cooperative efforts involving education/government/business, are recent innovations in higher education.

Informally, consumers' education is accomplished through community programs, counseling, consumer information, the media, responsible manufacturers and retailers, and a variety of agencies and organizations. Activities are generally tailored to the special needs and interests of the sponsoring agency and/or the target population.

Designing and conducting consumers' education activities, either formal (in school) or informal (out-of-school), requires careful planning. Focusing primarily on those who

are exploring the field, or entering it for the first time, this booklet is meant to be a source of guidance and immediate reference.

What Are the Resources?

Instructional references, resources, and teaching aids for consumers' education have been produced in abundance in recent years. They include a variety of both print and nonprint materials, with a proliferation of films, filmstrips, multimedia kits, games and learning packages for classroom and group instruction. Textbooks for all age levels and references for both professional and general use are readily available. This booklet includes a representative sample of these materials, with priority given to those copyrighted 1975 or later.* The reader should be aware that the list is *not* inclusive—it is only *representative* of the wide variety and vast number of resources, references and instructional materials for consumers' education available today.

First is a list of *comprehensive materials* which address most or all of the broad topics which follow. Next is a brief list of *landmark materials* which includes GETTING AND SPENDING: THE CONSUMER'S DILEMMA,** a collection of 55 reprints of books which present the historical roots of the consumer movement in America. This is followed by a topical presentation of areas of study which include *consumer issues, consumer behavior, personal and family financial management, improving buying behavior, human services,* and *consumer protection. Curriculum guides, periodicals,* and *other bibliographies* complete the listing. A detailed index will assist the reader who is searching for more specific topical classification.

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* Materials copyrighted prior to 1975 are listed in CONSUMER EDUCATION BIBLIOGRAPHY and REFERENCE GUIDE FOR CONSUMERS. (See *Bibliographies* section for details.)

** See *Landmark Materials* section for details.

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1.

Comprehensive Resources

In organizing materials into a broad topical classification, many titles refuse to be categorized because of their comprehensiveness. The resources and references listed here will serve as an overview of consumers' education, as general references for the entire field, and as specific resources for each topic.

1.1 THE AMERICAN CONSUMER. 2d ed. Herbert M. Jelley and Robert O. Herrmann. 1978. 528 pp. $9.92. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

High school consumers' education textbook which covers the consumer's role in society and in the marketplace, buying goods and services, financial management, taxes, services, and consumer assistance and protection. Grades 9–12.

1.2 THE CONSUMER AND HIS DOLLARS. 3rd ed. David Schoenfeld and Arthur A. Natella. 1975. 360 pp. $7.50. Workbook and study guide available. Oceana Publications, 75 Main Street, Dobbs Ferry, N.Y. 10522.

Textbook which promotes inquiry and deductive thinking through activities which require students to function competently in the marketplace. Grades 7–12.

1.3 THE CONSUMER AND THE AMERICAN ECONOMY. William F. Saalback. 1975. 5 booklets, each $1.59. Teacher's manual, $1.26. Laidlaw Brothers, Thatcher & Madison, River Forest, Ill. 60305.

Booklets cover economics for the consumer, money and credit, rights and protection, learning to be a better buyer, and current issues. Grades 9–12.

1.4 THE CONSUMER IN AMERICAN SOCIETY. 6th ed. Arch W. Troelstrup and E. Carl Hall. 1978. 567 pp. $15.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

One of the standard college texts and teacher references in personal and family finance. A most comprehensive coverage of all topics generally included in consumers' education.

1.5 THE CONSUMER IN THE MARKETPLACE. 2nd ed. Leon Levy, Robert Feldman, and Simpson Saeserath. 1976. $11.28. Pitman Publishing Company, River Forest, Ill. 60305.

Second edition of a comprehensive high school text for consumer economics. Emphasis is on smart shopping and comparison buying tactics, but covers all aspects of consumers' education. Grades 9–12.

1.6 CONSUMER EDUCATION IN PRACTICE. Elsie Fetterman and Charles Klamkin. 1976. 257 pp. $10.95, paper $6.95. John Wiley & Sons, Inc., 605 Third Avenue, New York, N.Y. 10016.

Eighteen topics are covered with particular emphasis on consumer problems and fraud, 32 government agencies, credit, appliances, and housing. Grades 9–12, reference.

1.7 CONSUMER EDUCATION SERIES. 1977. 5 units, each with 3 filmstrips, cassettes or discs, spirit masters. $325.00. Butterick Publishing Company, 161 Avenue of the Americas, New York, N.Y. 10013

Presents the processes of consumer education; role of the consumer, planning, buying, legal, and the action process. Each module can be purchased separately, $75.00. Grades 7–10.

1.8 CONSUMER SURVIVAL KIT PUBLICATIONS. 1977 series, 26 booklets, approximately 24 pp. each. $1.00 each, entire series $26.00. Publication lists of the 1975, 1976, and 1977 titles free. Consumer Survival Kit, P.O. Box 1977, Owings Mills, Maryland 21117.

These booklets contain information which was found especially useful in preparing the Public Broadcasting Service Network series "Consumer Survival Kit." There are 78 booklets in the 3-year series, which cover a wide variety of topics.

1.9 CONSUMERS: A PERSONAL PLANNING READER. Nancy Z. Spillman, ed. 1976. 361 pp. $7.95. West Publishing Co., 50 West Kellog Boulevard, St. Paul, Minn. 55107.

Ninety-three readings on 17 topics to supplement class work or as a reference. Grades 9–college.

1.10 THE CONSUMER'S WORLD. E. Thomas Garman and Sidney W. Eckert. 1974. 451 pp. $9.50. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

Aggressively presents consumer issues, buying patterns, buying guides, money management, and the consumer role in society in a work-text format designed for high school and junior college level students. A paperback practicum-workbook accompanies the text and is available for $3.95. Grades 11–college.

1.11 CONSUMER TAPES. 1974. Audio Kit. $109.90 or each unit $54.95. Macmillan Library Services, 866 Third Avenue, New York, N.Y. 10022.

Two units, each with 6 cassettes, offer information and advice by 43 consumer experts on how to cope successfully with today's complex marketplace. Kit emphasizes money management, buying, and frauds. Grades 9–12.

1.12 CONTEMPORARY CONSUMER SERIES. 1975. 8 booklets, each $3.00. Teacher's manual available for each booklet. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

Each has a perforated section on student evaluative materials. The eight topics include protection and the law; housing, furniture, and appliances; transportation; understanding the marketplace; food and clothing; health, education, and recreation; financial security; and money management. Grades 9–12.

1.13 CONTEMPORARY CONSUMER SERIES. 1975. 8 filmstrips with 8 cassettes. $200.00. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

Eight consumer dilemmas are acted and left unresolved so viewers depend on goals and values for individual answers. These filmstrips correlate to the booklet series above and are available in eight separate packages. Each contains 1 filmstrip, 1 cassette, 5 booklets, teacher's guide. $29.95. Grades 9–12.

1.14 ECONOMIC ISSUES FOR CONSUMERS. 2d ed. Roger Leroy Miller. 1978. 494 pp. $15.95. West Publishing Co., P.O. Box 3526, St. Paul, Minn. 55165.

For consumer economic and family finance courses. Students analyze costs and benefits of consumer goods and services. Instructor's manual and study guide available. Upper grades–college.

1.15 ECONOMICS FOR CONSUMERS. 7th ed. Leland J. Gordon and Stewart M. Lee. 1977. 720 pp. $12.95. Van Nostrand Co., 450 West 33rd Street, New York, N.Y. 10001.

First published in 1939, this text emphasizes influences on consumer behavior (10 chapters) and also includes the consumer's role in the economy, the marketing and pricing process, personal finance, buymanship, and State and government activities. Instructor's manual is available. College.

1.16 ECONOMICS FROM THE CONSUMER'S PERSPECTIVE. Leurs Mandell. 1975. 279 pp. $10.95. Science Research Associates, Inc., 1540 Page Mill Road, Palo Alto, Cal. 94304.

Presents economic theory in relevant format to students as consumers and presents information on family and personal finance. Instructor's guide available. Grades 10–college.

1.17 GENERAL BUSINESS: CONCEPTS VALUES SKILLS. Herbert L. Lyon and John M. Ivancevich. 1976. 568 pp. $7.50. Harcourt Brace Jovanovich, Inc., 757 Third Avenue, New York, N. Y. 10017.

Text includes consumer awareness, economic concepts, and personal skills (money, credit, etc.). Grades 9–12.

1.18 GENERAL BUSINESS FOR ECONOMIC UNDERSTANDING. 11th ed. S. Joseph DeBrum, Peter G. Haines, Dean R. Malsbary, and Anne Scott Daughtrey. 1976. 629 pp. $8.48 (school, $6.36). South Western Publishing Co., 5101 Madison Road, Cincinnati, Ohio 45227.

An updated version. Includes many consumer topics. Grades 7–12.

1.19 HELP: THE USEFUL ALMANAC FOR 1976–1977. Arthur E. Rowse. 1976. 410 pp. $9.95, paper $4.95. Consumer News Inc., 813 National Press Building, Washington, D.C. 20045.

Consumer information covering a wide range from additives to zirconium. Information makes this a handy reference for class or library.

1.20 ILLINOIS TEACHER OF HOME ECONOMICS. Vol. XIX, no. 5; May/June 1976. 47 pp. $1.75. Illinois Teacher, 342 Education Building, University of Illinois, Urbana, Ill. 61801.

Published 5 times a year. This issue includes a series of articles addressing "consumer education and the quality of life."

1.21 INSIGHTS INTO CONSUMERISM. Teaching Kit. $1.25. J.C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, N.Y. 10019.

Published twice a year, kits are available since 1974. Subjects covered include women and credit, electricity, the energy crisis, redress, product safety, and metric. Inexpensive sources of teacher information on consumer issues.

1.22 LEARNING ACTIVITY PACKAGES FOR CONSUMER EDUCATION. William L. Johnston, Joanne Primavera, Dianne MacDonald, and Betty Sullivan. 1975. 12 minicourses. $12.50 each in loose leaf format. Unigraph Products, P.O. Box 24287, Seattle, Wash, 98124.

Portfolios contain lesson sheets for reproduction on 12 topics of personal finance and buymanship. Titles include Comparison Shopping, Credit, Labels on Food and Clothing, Consumer Rights and Responsibilities,

Advertising, Consumer Contracts, Housing, Budgeting, Inflation and Recession, and others. Units are also available as booklets, $7.50 per dozen. Grades 7–12.

1.23 LOW-INCOME CONSUMER EDUCATION PROJECT. 1975. 15 filmstrips with 15 cassettes. Each filmstrip and cassette, lesson plan, script, duplicating master, $15.00. Extension Visual Aids, Pennsylvania State University, 104 Agricultural Administration Building, University Park, Pa. 16802.

Each lesson filmstrip contains a single concept: budgets, credit, food shopping, and consumer protection. Intended to show low-income people how to manage money by becoming better buyers; lessons can also be used with young adults and middle-income consumers. Grades 9–Adult.

1.24 MATHEMATICS FOR THE CONSUMER. 2d ed. Roswell E. Fairbank, Robert A. Schultheis, and Edwin B. Piper. 1975. 382 pp. $4.95. Workbook $1.89. South Western Publishing Co., 5101 Madison Road, Cincinnati, Ohio 45227.

Covers all areas of consumer education which require math computation skills including the metric system. Grades 9–12.

1.25 MODERN CONSUMER EDUCATION. Multimedia Kit. 1970 with 1976 revisions. $260.70. Modules, each $41.80–$79.20. Grolier Educational Corp., Instructional Systems Division, 845 Third Avenue, New York, N.Y. 10022.

A self-instructional program oriented around practical situations. Three methods of instruction are included: reading with periodic comprehension checks, taped narratives with test, and filmstrips with test. Packaged in six modules which can be purchased separately: Food, Clothing and Shelter; Cars, Furniture and Appliances; Protecting Family Health and Security; You and The Law; Ways to Handle Money; and Ways to Shop. Grades 7–12.

1.26 MONEY MANAGEMENT BOOKLET LIBRARY. $3.50. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601.

Twelve booklets cover goals, children's spending, personal finance, and buying major consumer goods. Each booklet may be purchased separately, 35¢. Grades 9–Adult.

1.27 PERSONAL FINANCE. 2d ed. Paul G. Hastings and Norbert J. Mietus. 1977. 608 pp. $12.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

Takes a business approach to subject. Revision has added consumerism; women's careers; laws governing credit and Social Security, Medicare, income tax, and private pensions. Grade 9–college, text/reference.

1.28 PERSONAL ECONOMICS. Fred F. Bartok and Edward B. Lee, Jr. 1977. 436 pp. $13.95. Holbrook Press, 470 Atlantic Avenue, Boston, Mass. 02210.

Geared for the community college student. Coverage includes budgeting, buying clothing, appliances, furniture, entertainment, leisure, cars and housing, credit, insurance, investments, taxes, recordkeeping, retirement and estate planning. Text/reference.

1.29 PERSONAL FINANCE FOR CONSUMERS. Benjamin M. Trooboff and Fannie Lee Boyd. 1976. 310 pp. $7.96, worksheet booklet, $1.20. Teacher's manual available. General Learning Press, 250 James Street, Morristown, N.J. 07960.

Stresses the interrelationship of spending, planning, values, goals, and resources. College.

1.30 PRETENDERS TO THE THRONE—THE CONSUMER MOVEMENT IN THE UNITED STATES. Lucy Creighton. 1976. 142 pp. $14. D.C. Heath, 125 Spring Street, Lexington, Mass. 02173.

An objective and convincing critique of the consumer movement in the United States. Presents a comprehensive overview.

1.31 SYLVIA PORTER'S MONEY BOOK. Sylvia Porter. 1976 rev. ed. 1120 pp. $14.95. Doubleday & Co., 501 Franklin Avenue, Garden City, N.Y. 11531. (Also available—$5.95) Avon Books, 959 Eighth Avenue, New York, N.Y. 10019.

An encyclopedic reference on money management.

1.32 YOU OWE IT TO YOURSELF. 1974. A series of 10 16mm. color, sound films, 30 mins. each. $200.00 per film, rental $13.00 each. Consumer Education Development Co., Box 424, Storrs, Conn. 06268.

Each has format of a quiz show featuring Allen Ludden as host. Teacher aids available for each film.

2.

Landmark Materials

Today's wave of "consumerism" has not just happened. It is the result of gradual changes in our society and its values over a period of years. The resources listed here provide a background—a perspective—for consumer teachers and leaders.

2.1 AFFLUENT SOCIETY. John Kenneth Galbraith. 1958. 368 pp. 1971 paper ed. $2.95. Houghton-Mifflin Co., 2 Park Street, Boston, Mass, 02107. Also available, 1970 ed. $1.50. New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019.

A criticism of economic ideas and attitudes which have resulted in preoccupation with goods and the manufacturing of wants while there is an underinvestment in people.

2.2 BUY NOW, PAY LATER. Hillel Black. 1962. 240 pp. Pocket Books, Inc., New York 10020. Out of print. Available at most libraries.

Black's scrutiny of consumer debt and consumer credit practices is one of the pioneering efforts of the movement. His thesis is that the consumer who buys on credit is often "abused and deceived . . . and (sometimes) outrageously swindled."

2.3 CONSUMER INTEREST. Persia Crawford Campbell. Reprint of 1949 edition. 660 pp. $37.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

Discusses with forcefulness, objectivity, and sound analysis the effect of World Wars I and II and the Depression on the American standard of living.

2.4 CONSUMER REPRESENTATION IN THE NEW DEAL. Persia

Crawford Campbell. Reprint of the 1940 edition. 298 pp. $15.00. AMS Press, Inc., 56 East 13th Street, New York, N.Y. 10003.

An objective and authoritative contribution to consumer economics, history, and literature.

2.5 EDUCATION OF THE CONSUMER. Henry Harap. 1924. 360 pp. Macmillan, New York. Out of print. Available at most libraries.

A study and evaluation of the consumption habits of the American people specifically in regard to food, shelter, fuel, and clothing. An early, possibly the first, book devoted to the education of the consumer.

2.6 ENOUGH! THE REVOLT OF THE AMERICAN CONSUMER. Doris Faber. 1972. 184 pp. $4.95. Farrar, Straus & Giroux, Inc., 19 Union Square West, New York, N.Y. 10003.

A popularized history of America's consumer movement beginning with its first consumer advocate, Doctor Harvey W. Wiley, in 1883.

2.7 FOR RICHER OR POORER: AN ORIGINAL ANTHOLOGY. Leo Stein, ed. 1976. $32.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

A compilation of articles from 1850 to 1961. Considers the effects of scarcity and abundance on price and purchases, and the impact of administered prices on the traditional market interplay of supply and demand.

2.8 GETTING & SPENDING: THE CONSUMER'S DILEMMA. Leon Stein, ed. 1976. $1195.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

Fifty-five books representing the historical roots of the consumer's dilemma. With the exception of two 1976 anthologies, the books are reprints of classical literature in the consumer field. The following six listings are representative classics of the collection, and these are now in print only in the Arno edition. Each of the 55 books may be purchased separately.

2.9 AMERICAN CHAMBER OF HORRORS: THE TRUTH ABOUT FOOD AND DRUGS. Ruth deForest Lamb. Reprint of 1936 edition. 418 pp. $24.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

Describes materials gathered in regular rounds by food and drug inspectors and exhibited to shock the public with samples of impure and adulterated foods, dangerous medicines and cosmetics, diseased canned goods, and fraudulent pricing.

2.10 DECLINE AND RISE OF THE CONSUMER: A PHILOSOPHY OF CONSUMER COOPERATION. Horace Meyer Kallen. Reprint of 1936 edition. $28.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

A complete description of cooperatives in the U.S. and abroad. The social and economic history is interpreted in terms of the consumer.

2.11 EAT, DRINK AND BE WARY. Frederick Schlink. Reprint of 1935 edition. 322 pp. $18.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

Exposé of unsanitary food processing with use of preservatives and chemicals in food, with false promises of health and safety. Also the role advertising plays in victimizing consumers.

2.12 ECONOMIC EFFECTS OF ADVERTISING. Neil Hopper Borden. Reprint of 1942 edition. 988 pp. $58.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

This exhaustive study surveys the total role of advertising in a free capitalist society, and then analyzes the impact of advertising on demand for specific goods and services.

2.13 100,000,000 GUINEA PIGS. Arthur Kallet and Frederick Schlink. Reprint of 1933 edition. 312 pp. $18.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

An exposé of the thirties, this book combines muckraking with technocracy to expose the waste, danger, and dishonesty in product and services being foisted on a gullible public unable to know the nature of the product or the fairness of the price.

2.14 A THEORY OF CONSUMPTION. Hazel Kyrk. Reprint of 1923 edition. 298 pp. $17.00. Arno Press, 330 Madison Avenue, New York, N.Y. 10017.

An original attempt to establish a theory of consumption; winner of a Hart, Schaffner & Marx competition. The nature of consumer demand is explored as well as the value of our consumeristic society.

2.15 THE HIDDEN PERSUADERS. Vance Packard. 1957. $10.95, paper $1.50. David McKay Co., Inc., 750 Third Avenue, New York, N.Y. 10020.

A classic on the manipulation of consumers.

2.16 THE JUNGLE. Upton Beall Sinclair. Reprint of 1906 edition. 413 pp. $8.50. Robert Bentley, Inc., 872 Massachusetts Avenue, Cambridge, Mass. 02139. Available in paperback, $1.25. Signet Classics, New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019.

Historical novel which exposed unsanitary practices and sweatshop conditions in the Chicago meat-packing industry. Aroused the public and led to the passage of the first Food and Drug Act.

2.17 THE POOR PAY MORE; CONSUMER PRACTICES OF LOW

INCOME FAMILIES. David Caplovitz. 1967. 225 pp. $2.95. Free Press, 866 Third Avenue, New York, N.Y. 10022.

Concludes that in a consumer-oriented society, the poor will not stop purchasing beyond their means, and consequently their exploitation will continue.

2.18 THE RISE OF AMERICAN COOPERATIVE ENTERPRISE: 1620–1920. 1969. $8.95. And:

2.19 THE ADVANCE OF AMERICAN COOPERATIVE ENTERPRISE: 1920–1945. 1973. 646 pp. $9.95. Joseph G. Knapp. Interstate Printers & Publishers, Inc., Danville, Ill. 61832.

Authoritative explanations of the beginning and advances of cooperative enterprise in the U.S.

2.20 SILENT SPRING. Rachel Carson. 1962. 368 pp. $7.95. Houghton Mifflin Co., 2 Park Street, Boston, Mass. 02107. Available in paperback, $1.75. Fawcet World Library, 1515 Broadway, New York, N.Y. 10036.

Protest against the abuse of synthetic chemicals and a plea for maintaining the balance of nature.

2.21 SINCE SILENT SPRING. Frank Graham. 1970. $6.95. Houghton Mifflin Co., 2 Park Street, Boston, Mass. 02107. Available in paperback, $1.25. Fawcet World Library, 1515 Broadway, New York, N.Y. 10036.

A report of what has and has not been done in understanding and controlling pesticides since 1962, when SILENT SPRING was first published.

2.22 THE STATUS SEEKERS. Vance Packard. 1959. $7.95, paperback 95¢. David McKay Co., Inc., 750 Third Avenue, New York, N.Y. 10020.

A classic on consumer behavior.

2.23 THE THEORY OF THE LEISURE CLASS. Thorstein Bunde Veblen. Reproduction of 1899 edition. $12.50. Augustus M. Kelley Publishers, 305 Allwood Road, Clifton, N.J. 17012. Available in paperback, $1.25. New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019. Also available in various other editions.

A classic of economic and social literature which offers an understanding of attitudes toward work and play.

2.24 UNSAFE AT ANY SPEED. 1965. 365 pp. And:

2.25 SINCE UNSAFE AT ANY SPEED. Ralph Nader. 1972. 510 pp. Grossman Publishers, 625 Madison Avenue, New York. N.Y. 10016. Paperback, $1.95.

Updated version contains the 1965 edition plus a 77 pg. section entitled

"Since Unsafe At Any Speed" and five additional appendices. Concludes that cars have built-in dangers that make them unnecessarily dangerous. It made consumers, and Detroit, start thinking about product safety. Sometimes considered to be the initial point of embarkation for today's consumer movement.

2.26 THE WASTE MAKERS. Vance Packard. 1960. $7.95, paperback $1.75. David McKay Co., Inc., 750 Third Ave, New York, N.Y. 10021.

A classic on contrived manufactured obsolescence.

2.27 YOUR MONEY'S WORTH. Stuart Chase and Frederick Schlink. 1927. 285 pp. O.P. Macmillan, New York. Out of print. Available at most libraries.

Enlightening facts about many aspects of buying and selling and what may be done to protect the buyer.

3.

Consumer Issues

The range and severity of consumer issues is so varied and changing that it is impossible to treat all with equal importance. Included here are materials which address issues of advertising, energy, ecology, conservation of resources, inflation, utilities, prescription drugs, universal product coding, and electronic funds transferral. These and other issues are treated in many of the comprehensive resources listed previously.

3.1 ADVERTISING: INFORMATION, PERSUASION OR DECEPTION. 1973. 16mm film, color, sound, 12½ mins. $165.00. Journal Films, Inc., 909 West Diversey Parkway, Chicago, Ill. 60614.

Helps students distinguish between information and manipulative uses of advertising. Employs a light, but critical approach. Grades 7–Adult.

3.2 THE AMERICAN ENERGY CONSUMER. Dorothy Newman and Dawn Day. 1975. 335 pp. $17.50, paperback $7.95. Ballinger Publishing Co., E. Washington Square, Philadelphia, Pa. 19105.

Energy consumption of households is shown—how it is used, to what extent conserved, and how to improve energy use efficiency.

3.3 THE AMERICAN FOOD SCANDAL: WHY YOU CAN'T EAT WELL ON WHAT YOU EARN. William Robbins. 1975. 280 pp. $3.50. William Morrow & Co., 105 Madison Avenue, New York, N.Y. 10016.

Deals exclusively with problems caused by food conglomerates which control the nation's food supply.

3.4 ANALYZING ADVERTISING. 1973. 16mm film, color, sound, 13 mins. $195.00. Centron Educational Films, 1621 West Ninth Street, Lawrence, Kansas 66044.

Acquaints students with some of the techniques used by commercial advertisers to influence buyers.

3.5 AT ISSUE: PERSUASION AND PROPAGANDA. 1975. 2 filmstrips with 2 cassettes or 2 discs. $50.00. Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591.

Students learn to recognize commercial and political pressures aimed at manipulating behavior. Grades 9–12.

3.6 CAVEAT EMPTOR: AN INTRODUCTORY ANALYSIS OF CONSUMER PROBLEMS. Roger M. Swagler. 1975. 269 pp. $4.95. D.C. Heath & Co., 125 Spring Street, Lexington, Mass. 02173.

Assists readers in applying basic principles of economic analysis to actual problems faced in the marketplace. Grades–high school, college.

3.7 CAPTAINS OF CONSCIOUSNESS. Stuart Ewen. 1976. 261 pp. $10.50. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10036.

A discussion of the growth of advertising and its social impact on the creation of American "mass culture."

3.8 THE CONSUMER MOVEMENT. James S. Haskins. 1975. 115 pp. $8.95. Crown Publishers, Inc., 419 Park Avenue South, New York, N.Y. 10016.

Takes an objective look at industry, safety and pricing areas of particular concern to the consumer movement. Covers big business in general. Emphasis is on what individuals, especially young people, can do to increase consumer awareness and effectively join the consumer movement. Grades 9–Adult.

3.9 CONSUMER POWER: WHISTLE BLOWING. 1973. 16mm. film, color, sound, 23 mins. $330.00, rental $25.00. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, Cal. 90404.

Designed to make viewers think about our society and who can protect it. Ralph Nader and others present varying points of view regarding consumer/public abuse by companies. Grades 9–Adult.

3.10 THE CONTRASUMERS: A CITIZEN'S GUIDE TO RESOURCE CONSERVATION. Albert J. Fritsch. 1974. 182 pp. $7.95, paperback $3.50. Praeger Publishers, Inc., 111 Fourth Avenue, New York, N.Y. 10003.

Offers specific suggestions for conserving energy and materials on four levels—individual, community, national, and international. Relates consumption habits to 1985. Contains a Lifestyle Index.

3.11 ELECTRONIC FUNDS TRANSFER. 35mm slides with cassette, script, $60.00. CUNA Education, P.O. Box 431, Madison, Wis. 53701.

Introduces issues and identifies alternatives open to credit unions.

3.12 GLOBAL EMERGENCY: ECOSYSTEM. 1975. 2 filmstrips with 2 cassettes or discs. $48.50. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

Pollution is discussed in terms of renewable and nonrenewable resources. Program presents issue from activists' views. Grades 10–Adult.

3.13 GLOBAL EMERGENCY: ENERGY. 1975. 2 filmstrips with 2 cassettes, or discs. $48.50. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

How fuels are extracted and how energy is harnessed are related to cars, housing, the environment, and human energy. Grades 10–Adult.

3.14 THE GREAT AMERICAN BLOW UP, PUFFERY IN ADVERTISING AND SELLING. Ivan L. Preston. 1975. 384 pp. $11.95. University of Wisconsin Press, Madison, Wis. 53701.

Attempts to answer the dilemma of why "catchy" ad slogans are used if no one believes them.

3.15 THE HOUSEHOLD ENERGY GAME. Thomas W. Smith. 1974. Game. 1–25 copies free. Additional copies 10¢ each. University of Wisconsin, Sea Grant College Program, 1800 University Avenue, Madison, Wis. 53706.

Divided into two parts: planning an energy budget for controllable items (car, heater) and modifying the budget to conserve energy, thus saving money. More than a game, the booklet offers information on household energy usage.

3.16 HOW TO CHALLENGE YOUR LOCAL ELECTRIC UTILITY: A CITIZEN'S GUIDE TO THE POWER INDUSTRY. Richard Morgan and Sandra Jerabek. 1974. $1.50 paper. The Environmental Action Foundation, 724 Dupont Circle Building, Washington, D.C. 20036.

Gives an in-depth discussion on how power companies operate and what to do. Also includes an extensive reference list for additional information.

3.17 THE NEW WORLD OF ADVERTISING. Vernon Fryburger, ed. 1975. 136 pp. $5.95. Crain Books, 740 Rush Street, Chicago, Ill. 60611.

An editor of *Advertising Age*, the author covers advertising from "what" to "how." Two important sections are advertising and society and the case for advertising pro and con.

3.18 NUCLEAR ENERGY. Skeptic #14, July/August. 1976. 64 pp. $2.00. Skeptic, Department 3015, 812 Presidio Avenue, Santa Barbara, Cal. 93101.

The subtitle—Do The Benefits Outweigh The Risks? . . . or Should We Listen To The Critics?—gives an idea of the opposing sides of the issue.

3.19 THE MONEY BALLOON: INFLATION AND HOW TO LIVE WITH IT. Sidney Rutbery. 1975. 220 pp. $7.95. Simon & Schuster Co., 630 Fifth Avenue, New York, N.Y. 10020.

Presents economic concepts—inflation, gold, forecast, bank trust departments, and many more.

3.20 PRESCRIPTION DRUG INDUSTRY FACTBOOK '76. 1976. 86 pp. Free. Pharmaceutical Manufacturers Association, 1155 15th Street, N.W., Washington, D.C. 20005.

Contains a wealth of statistics about all phases of developing and marketing prescription drugs.

3.21 RESIDENTIAL UTILITY CONSUMER ACTION GROUP. 1975. Pamphlet. Free. Public Citizen, Box 19312, Washington, D.C. 20036.

Presents an "action" method to solving utility problems. Asks questions which are pertinent to the issue of high utility rates.

3.22 SIXTY SECOND SPOT: THE MAKING OF A TELEVISION COMMERCIAL. 1974. 16mm film, color, sound, 25 mins. $325.00; rental $30.00. Pyramid Films, Box 1048, Santa Monica, Cal. 90406.

An interesting portrayal of how a big budget TV commercial is made. Grades 9–college.

3.23 THIS BUSINESS CALLED MEDIA. 1976. 5 filmstrips with 5 cassettes, duplicating masters. $79.00. EMC Corporation, 180 East Sixth Street, St. Paul, Minn. 55101.

Open-ended study of TV, radio, newspapers, magazines . . . and the advertising industry that supports them. Grades 8–college.

3.24 UNIVERSAL PRODUCT CODE: PRICE REMOVAL AND CONSUMER BEHAVIOR IN SUPERMARKETS. Gilbert D. Harrell, Michael D. Hutt, and John Allen. 1976. 139 pp. $6.50 prepaid. Graduate School of Business Administration, Michigan State University, Division of Research, Berkey Hall, East Lansing, Mich. 48824.

A consumer pricing and shopping study dealing with price removal through UPC. Analyzes shopping behavior in stores with scanners and without prices on products, and stores using item pricing.

3.25 YOU AND RECYCLING. 1974. 4 filmstrips with 2 cassettes or discs. $52.00. SVE-Society for Visual Education. 1345 Diversey Parkway, Chicago, Ill. 60614.

An overview of recycling is presented: defining it and showing how to reuse or remodel items and how to learn from nature recycling herself. Grades 4–8.

4.

Consumer Behavior

Consumer behavior is molded and modified by both internal (values, goals, and relationships) and external (advertising, propaganda, and persuasion) forces. Consumers' education helps persons identify and clarify these forces, and to include them consciously in the decisionmaking process.

4.1 AM I WORTHWHILE? IDENTITY AND SELF IMAGE. 1974. 160 35 mm. slides with 2 cassettes and 2 discs. $114.50. The Center for Humanities, Inc., 2 Holland Avenue, White Plains, N.Y. 10603.

Designed to help young people evaluate feelings of self-worth. Using art and literature to develop concepts, this resource introduces values and goals through a multidisciplinary approach. Grades 10–12.

4.2 BUYING WITH A TWISTED ARM. 1975. 16 mm. film, color, sound, 13 mins. $175.00. Journal Films, Inc., 930 Pitner, Evanston, Ill. 60202.

Adults role-play three consumer purchasing situations: emergency car repair, funeral, the engagement ring. In each instance the consumer is trapped. Grades 7–Adult.

4.3 CAN CONSUMERS FACE THE CHALLENGE OF A CHANGING WORLD? Spring/Summer 1977. *Forum*. 26 pp. $1.25. J.C. Penney Company, Inc., Educational Relations, 1301 Avenue of the Americas, New York, N.Y. 10019.

Magazine is a source of information for educators. This issue features a panel representing various perspectives on consumer behavior.

4.4 COMMUNICATING WITH CONSUMERS: THE INFORMATION PROCESSING APPROACH. (Contemporary Social Science Issues: Vol.

21). Michael L. Ray and Scott Ward. 1976. 142 pp. $3.95. Sage Books, Inc., 10 East 44th Street, New York, N.Y. 10017.

Compilation of research papers presenting latest developments in the information process (defined as a combination of consumer behavior and communication). Lists many references.

4.5 CONSUMER BEHAVIOR. Fred D. Reynolds and William D. Wells. 1977 432 pp. $12.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

Presents consumer research and marketing practices which help students make appropriate decisions. High school and college text/reference.

4.6 CONSUMER BEHAVIOR: CONCEPTUAL FOUNDATIONS. J. K. Kerby. 1975. 639 pp. $13.50. Dun-Donnelley Publishing Corp., 666 Fifth Avenue, New York, N.Y. 10019.

Draws from psychology, sociology, physiology, anthropology, and economics to present an awareness of how consumers are being analyzed. College text/reference.

4.7 THE CONSUMER'S CATALOG OF ECONOMY & ECOLOGY. Robert Bendick and Jeanne Bendick. 1974. 160 pp. $7.95, paper $4.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

Heavily illustrated book giving facts and attitudes about buying that will influence lifestyle. Grades 9–12.

4.8 CONSUMERS IN A CHANGING ECONOMY. *Forum* Spring/Summer 1975. 25 pp. $1.25. J.C. Penney, Company, Inc., 1301 Avenue of the Americas, New York, N.Y. 10019.

This issue of *Forum* magazine examines consumer behavior change due to one's values and the influence of present economic conditions of the country.

4.9 DECIDING. 1973. 16mm. film, color, sound, 14 mins. $195.00. Rental, 7 days $39.00. Centron Educational Films, 1621 West Ninth Street, Lawrence, Kansas 66044.

Depicts a shopping excursion by a brother and sister to buy a birthday gift for their father. Concepts are well illustrated, including goals in relation to needs and beginning a savings program for future purchases. Grades 4–7.

4.10 DECISION MAKING FOR CONSUMERS: AN INTRODUCTION TO CONSUMER ECONOMICS. E. Scott Maynes. 1976. 384 pp. $10.95. Macmillan Publishing Co., 866 Third Avenue, New York, N.Y. 10022.

Emphasizes economics and consumer decisionmaking from a physiological point of view. College.

4.11 THE DISADVANTAGED CONSUMER. Alan R. Andreasen. 1975. 380 pp. $14.95. Free Press, 866 Third Avenue, New York, N.Y. 10022.

Comprehensive collection of thoughts on the disadvantaged buyer (not rural or nonblack minorities). Values, market behavior, and problems of these consumers are discussed.

4.12 THE ELDERLY CONSUMER. Fred E. Waddell, ed. 1976. 527 pp. $11.50. Antioch College, 5829 Banneker Road, Columbia, Md. 21044.

Collection of research and papers on consumer attitudes, behavior, problems, and needs of older persons.

4.13 THE END OF AFFLUENCE. Paul Ehrlich and Anne H. Ehrlich. 1975. 307 pp. $7.95, sold only to libraries and schools. American Reprint Co., Rivercity Press, P.O. Box 1200, Mattituck, N.Y. 11952. Available in paper, $1.95. Ballantine Books, 201 East 50th Street New York, N.Y. 10022.

Authors believe the American way of consumption will change drastically as the result of a people's movement. They include reasons for scarcity and its relation to the future.

4.14 THE FEMALE CONSUMER. Rosemary Scott. 1976. 363 pp. $24.50. Halsted Press, 605 Third Avenue, New York, N.Y. 10016.

An examination of the female consumer, based on British data and experience. Explains how advertisers and marketing people serve to reinforce stereotypes on women.

4.15 FINANCE FACT YEARBOOK. 1976. 77 pp. Free. National Consumer Finance Association, 1000 16th Street, NW., Washington, D.C. 20036.

A factbook on consumer financial behavior and the consumer finance business. A handy reference of recent economic statistics.

4.16 FIVE THOUSAND AMERICAN FAMILIES: PATTERNS OF ECONOMIC PROGRESS. Vol. IV. Greg J. Duncan and James N. Morgan. 1976. 525 pp. $12.50, paper $7.50. Institute for Social Research, University of Michigan, Ann Arbor, Mich. 48106.

From the Panel Study of Income Dynamics, this presentation covers the economic causes and effects of changes in family composition. Family economics, reference.

4.17 THE GENERAL MILLS AMERICAN FAMILY REPORT 1974–1975. 1975. 114 pp. $1.00. General Mills Consumer Center, P.O. Box 1113, Minneapolis, Minn. 55440.

Report about America's 55 million families and their money: its impact on their lives, values, hopes, and fears at a time of serious national economic stress.

4.18 THE INFORMATION SEEKERS. Hans Thorelli, Helmut Becker, and Jack Engledow. 1975. 373 pp. $16.50. Ballinger Publishing Company, 17 Dunster Street, Harvard Square, Cambridge, Mass. 02138.

Information seekers are subscribers to consumer magazines. An informative presentation of results of a survey of information seekers in the U.S. and West Germany.

4.19 THE JOYLESS 'CONOMY: AN INQUIRY INTO HUMAN SATISFACTION AND CONSUMER DISSATISFACTION. Tibor Scitovsky. 1976. 327 pp. $11.95. Oxford University Press, 200 Madison Avenue, New York, N.Y. 10016.

Combines economics and psychology. Theories extended suggest that readers rethink buying habits and reassess what they want from an affluent society.

4.20 LIFESTYLE. 1974. Game. 2 players, time 2–4 hours. $8.95. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Players develop awareness of how decisions affect the quality of their lives. Appropriate to initiate discussion about values and lifestyle goals. Grades 9–Adult.

4.21 MONEY AND LIFE STYLE. 1976, 2 filmstrips, 2 cassettes or discs, 10 linemasters. $47.50. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Foundation for sound money management and selection of lifestyle through analysis of resources and clarification of personal values. Grades 9–12.

4.22 MONEY MANAGEMENT: CHOICES AND DECISIONS. Elsie Fetterman. 1976. 246 pp. $7.95. Houghton Mifflin Co., One Beacon Street, Boston, Mass. 02107.

Presents the decisionmaking process as a necessity in making rational consumer choices. Ten basic areas of consumer decisionmaking are covered in this perforated paged worktext. Grades 9–12, college, adult.

4.23 NOUVEAUMANIA: THE AMERICAN PASSION FOR NOVELTY AND HOW IT LED US ASTRAY. Truman E. Moore. 1975. 171 pp. $7.95. Random House, Inc., 201 East 50th Street, New York, N.Y. 10022.

Questions the word NEW and encourages an examination of personal values and ideals in relation to a culture where "new" is all-important.

4.24 PEOPLE AND SHOPPING: A SOCIAL BACKGROUND. Molly Harrison. 1975. 143 pp. $7.50. Rowman & Littlefield, Inc. 81 Adams Drive, Totowa, N.J. 07512.

An historical presentation of important forces and influences on shopping

here and in Britain. Author moves quickly over 5 centuries. Interesting photographs and drawings.

4.25 PSYCHOLOGY AND CONSUMER AFFAIRS. Milton L. Blum. 1977. 328 pp. $8.95. Harper & Row, 10 East 53rd Street, New York, N.Y. 10022.

Recognizes that the consumer is generally disadvantaged in the buyer/seller transactions.

4.26 YOU IRRESISTIBLE YOU. 1975. 16mm. film, color, sound, 11 mins. $180.00. Rental $20.00. Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Manor, N.Y. 10510.

Marshall Efron humorously joins the increasing number of men willing to pay high prices for male cosmetics and furnishings which promise to make them irresistible to the opposite sex. Grades 7–Adult.

5.

Personal and Family Financial Management

Managing financial resources is basic to consumers' education. It requires competence in recordkeeping, using banks and banking services, using but not abusing credit, recognizing risk and using insurance to the best advantage, practicing deferred gratification and preparing for emergencies with a savings program, and letting resources "work for you" through investments. Good financial management culminates in a financial plan—a budget—which greatly enhances the probability of reaching consumer goals.

In addition to the references and resources listed here, all materials listed in the *Comprehensive Resources* section include money management.

5.1 BANKING AND BANKING SERVICES. 1975. 2 filmstrips with 2 cassettes, 12 linemasters. $47.50. Changing Times Educational Service, 1729 H Street, N W., Washington, D.C. 20006.

Choosing a bank, the checking account, interest on savings accounts, loans and banking services are explored in this kit. Grades 9–12.

5.2 THE BILLION DOLLAR BOOKIES: THE STORY BEHIND THE FINE PRINT OF YOUR MUTUAL LIFE INSURANCE POLICY. Richard Shulman. 1976. 230 pp. $7.95. Harper's Magazine Press, 2 Park Avenue, New York, N.Y. 10016.

Exposes some controversial points concerning life insurance.

5.3 BUDGETING (special issue, *Everybody's Money*). 1975. 32 pp. 25¢. Everybody's Money, Box 431, Madison, Wis. 53701.

Entire issue devoted to family budgeting. Offers money management information plus resource information.

5.4 BUDGETING YOUR MONEY (*Consumer Skills Series*) 1976. 16mm film, color, sound, 14 mins. $188.00. Coronet Instructional Films, 65 E. South Water Street, Chicago, Ill. 60601.

Students understand principles of budgeting without feeling that they are being lectured. Grades 7–12.

5.5 THE BUSINESS OF BANKING. 1975. 2 filmstrips with 1 cassette or disc. $26.00. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

Explains why people use banks, how banks earn money, what is involved in making a loan. Stresses the roles of FDIC and the Federal Reserve in the system. Grades 5–8.

5.6 CHILDREN & MONEY: A GUIDE FOR PARENTS. Grace W. Weinstein. 1975. 214 pp. $7.95. Charterhouse Books, Inc., 750 Third Avenue, New York, N.Y. 10017.

Discusses practical and psychological implications of money management from infancy through adolescence.

5.7 CONSUMER CREDIT. Elsie Fetterman and Ruth Jordan. 1976. 244 pp. $6.60 (school price, $4.95). Teacher's guide and student workbook available. Charles A. Bennett Co., 809 W. Detweiller Drive, Peoria, Ill. 61614.

Presents all phases of consumer credit relevant to high school students and recent graduates. Grades 10–14.

5.8 CONSUMER FINANCE. Edward Burda. 1975. 352 pp. $9.50. Instructor's manual available. Harcourt Brace Jovanovich, Inc., 757 Third Avenue, New York, N.Y. 10017.

General coverage of financial topics. Grades 9–junior college.

5.9 CONSUMER FINANCE. Louis DeSalvo. 1977. 320 pp. $9.95. John Wiley & Sons, Inc., 605 Third Avenue, New York, N.Y. 10016.

For high school students, this text covers three consumer areas: money management, spending, and planning. Two appendixes list State and Federal consumer offices and a list of publishers and suppliers. Grades 9–12. CONSUMER MATHEMATICS WORKBOOK, 1977, $3.95, integrates skills tested in the workbook with objectives of the text.

5.10 THE CONSUMER'S GUIDE TO LIFE INSURANCE. J. Tracy Oehlbeck. 1975. 176 pp. $1.75. Pyramid Communications, Inc., 919 Third Avenue, New York, N.Y. 10022.

A low key exposé of life insurance which shows how to get the most from insurance dollars.

5.11 CONSUMER SKILLS: APPLYING FOR CREDIT. 1976. 1 filmstrip

with cassette or disc, application form. $26.00. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

A young person's first attempt at obtaining a credit card is dramatized. Main focus is examination of the credit application form. Grades 7–12.

5.12 CONSUMER SKILLS: BUYING ON THE INSTALLMENT PLAN. 1976. 1 filmstrip with cassette or disc, sample contract. $26.00. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

Uses a TV news special format to explain legal terms and concepts; points out important aspects of buying on the installment plan. Grades 7–12.

5.13 DUN & BRADSTREET'S GUIDE TO YOUR INVESTMENTS 1977–1978. 22d ed., 1977. $12.95, paper $7.95. Thomas Y. Crowell Co., 666 Fifth Avenue, New York, N.Y. 10019.

A standard source book containing 125 charts and tables and 15 sample portfolios. Offers in-depth investment information.

5.14 AN ECONOMIC PRIMER: $$$ TO DONUTS. Multimedia Kit. 1975. $150. Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591.

With filmstrips and games, this kit develops a practical understanding of the role of money: the factors that determine its value for goods and services, and equal/unequal money concepts. Grades 10–college.

5.15 ECONOMICS: A PERSONAL CONSUMER APPROACH. Michael R. Behr and Dennis L. Nelson. 1975. 464 pp. $12.95. Reston Publishing Company, Box 547, Reston, Va. 22090.

Text which relates principles of economics to personal finance. College.

5.16 AN EMPIRICAL ANALYSIS OF RETAIL REVOLVING CREDIT. 1975. E. Ray McAlister. 1975. 166 pp. $1.00. Krannert Graduate School of Industrial Administration, Purdue University, West Lafayette, Ind. 47907.

An in-depth credit study with legislative history and many charts with current information. From the Credit Research Center.

5.17 ENDING INSULT TO INJURY: NO-FAULT INSURANCE FOR PRODUCTS AND SERVICES. Jeffrey O'Connell. 1975. 254 pp. $7.95. University of Illinois Press, Urbana, Ill. 61801.

Advocates extension of no-fault principle to all kinds of accidents, including medical malpractice and injuries by consumer products.

5.18 EVERYWOMAN'S GUIDE TO FINANCIAL INDEPENDENCE. Mavis Arthur Groza. 1976. 134 pp. $3.95. Les Femmes, Millbrae, Cal. 94030.

An exhaustive reference to laws and programs affecting the monetary concerns of women.

5.19 F.L.I.P. (Family Life Income Patterns). 1975. Game. $45.00. Nasco, Fort Atkinson, Wis. 53538.

Socioeconomic simulation for 30 students. Covers problems of family budgeting, investment, credit, and interest in terms of changing family goals.

5.20 A GUIDE TO BANKING SERVICES. Consumer Reports. 1975. 28 pp. $1.25. Reprint and Book Department, Consumers Union of the U.S., Inc., Orangeburg, N.Y. 10962.

Book covers checking accounts, savings accounts, shopping for credit, and "shaking up" banks. This is a revised version of articles appearing in Consumer Reports during early 1975.

5.21 A GUIDE TO LIFE INSURANCE FOR WOMEN ONLY. 1976. 11 pp. Free. American Council of Life Insurance, 277 Park Avenue, New York, N.Y. 10017.

A view of why women should have life insurance.

5.22 GUIDE TO PERSONAL FINANCE: A LIFETIME PROGRAM OF MONEY MANAGEMENT. 2d ed. Richard J. Stillman. 1975. 498 pp. $12.95. Prentice-Hall, Inc., Englewood Cliffs, N.J. 07632.

A systems approach is presented with many examples to illustrate significant points. College text or reference.

5.23 INVESTORS INFORMATION KIT. 1975. $2.00. New York Stock Exchange, Department No. 1E, 11 Wall Street, New York, N.Y. 10005.

Contains five booklets which cover the language of investing, the Big Board, understanding convertible securities, understanding finance statements, and bonds and preferred stocks.

5.24 IT'S IN YOUR INTEREST: THE CONSUMER GUIDE TO SAVINGS ACCOUNTS. J. B. Moore. 1976. 94 pp. $4.00. San Francisco Consumer Action, 26 7th Street, San Francisco, Cal. 94103.

Presents evidence that "all financial institutions are about the same" is not a true statement. Builds a strong case for a truth-in-saving law.

5.25 J.K. LASSER'S MANAGING YOUR FAMILY FINANCES. Lasser Institute. 1976. 367 pp. $12.50. Simon & Schuster Co., 1 West 39th Street, New York, N. Y. 10018.

Reportedly meets the needs of everyone regardless of age. Emphasizes the importance of developing a financial program in today's uncertain economic climate.

5.26 MANAGEMENT OF THE MODERN HOME. 2d ed. Irene Oppenheim. 1976. 332 pp. $10.95. Macmillan Publishing Co., 866 Third Avenue, New York, N.Y. 10022.

This revised edition reflects recent attitude changes in the management field, i.e., individuals as management units. Grade–college.

5.27 THE MEANING OF MONEY. 1976. Multimedia Kit. 4 filmstrips, 4 cassettes or discs, 5 duplicating masters, resource manual. C-$85.00, D-$79.95. Newsweek, 444 Madison Avenue, New York, N.Y. 10022.

Covers the subject of money—understanding it, earning it, spending it, and making it work. Kit includes "How To Manage Your Money" manual, 65 pp. Grades 7–12.

5.28 MONEY DYNAMICS: HOW TO BUILD FINANCIAL INDEPENDENCE. Venita Van Caspel. 1975. 354 pp. $9.95, paper $7.50. Reston Publishing Co., P.O. Box 547, Reston, Va. 22090.

A guide to investments. Many charts, graphs, and tables included.

5.29 MONEY FOR SALE. 1974. 16mm film, color, sound, 14 mins. $205.00, rental $20.00. AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, Cal. 90028.

A cartoon approach to analyzing truth-in-lending, finance charges, and annual percentages. Restraint in borrowing is stressed. Grades 7–12.

5.30 MONEY MANAGEMENT FOR THE CONSUMER: READING AND CASES FROM MONEY MAGAZINE. Denis T. Raihall, ed. 1975. 306 pp. $5.95. Little Brown & Co., 34 Beacon Street, Boston, Mass. 02106.

Book on money management to supplement and complement a basic text. Twenty-nine readings and 19 case studies from *Money*. Grades–high school, college.

5.31 MONEY TREE. 1971. 16mm film, color, sound, 20 mins. $285.00, rental $20.00. AIMS Instructional Media Services, Inc., P.O. Box 1010, Hollywood, Cal. 90028.

A very dramatic, emotional film depicting the disintegration of a marriage because of inability to establish a workable financial management system. Popular introduction to consumers' education, establishing the need, for high school students and young adults. High school, college, young adults.

5.32 MUSINGS ON MONEY: HOW TO MAKE DOLLARS OUT OF SENSE. Eliot Janeway. 1976. 118 pp. $6.95. David McKay Co., 750 Third Avenue, New York, N.Y. 10017.

Brief, witty commentary on all phases of money including giving it away.

5.33 PAYING YOUR WAY. 1975. Game. 4–8 players, time 40–90 mins.

$15.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

A board game in which players learn to manage money well enough to furnish an entire apartment, debt free, within their income. Grades 9–12.

5.34 PERSONAL FINANCE. Charles L. Barngrover and Timothy E. Johnson. 1975. 715 pp. $15.95. Grid Publishers, 4666 Indianola Avenue, Columbus, Ohio 43214.

This text emphasizes investments, and includes owning a small business plus the usual personal finance subjects. Many statistics and charts. College.

5.35 PERSONAL FINANCE. 4th ed. Harold A. Wolf. 1975. 672 pp. $14.95. Allyn & Bacon, Inc., 470 Atlantic Avenue Boston, Mass. 02210.

Focuses on budgeting, insurance and annuities, investments, and taxes.

5.36 PERSONAL FINANCE AND CONSUMER ECONOMICS. R. Robert Rosenberg and R. V. Naples. 1976. 199 pp. $3.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

Major topics covered include budgeting, buying, saving, insuring, investing, income tax, and Social Security. Included are 494 solved problems on these topics. May be considered a consumer math workbook.

5.37 PERSONAL FINANCE: CONSUMING, SAVING AND INVESTING. W. L. Dorries, Arthur A. Smith, and James R. Young. 1974. 562 pp. $14.50. Lab manual available, $3.95. Charles E. Merrill Publishing Co., 1300 Alum Creek Drive, Columbus, Ohio 43216.

Relates personal finance topics to business management and economics. Contains material on working women, job discrimination, and the woman's movement. College.

5.38 PERSONAL FINANCE: PRINCIPLES AND CASE PROBLEMS. 5th ed. Jerome B. Cohen. 1975. 921 pp. $14.50. Richard D. Irwin, Inc., 1818 Ridge Road, Homewood, Ill. 60430.

Information on personal finance including income, taxes, insurance, home buying, retirement; investment information is one-third of the text. College.

5.39 PERSONAL FINANCIAL PLANNING: HOW TO PLAN YOUR FINANCIAL FREEDOM. G. Victor Hallman and Jerry S. Rosenbloom. 1975. 397 pp. $9.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

Intended for both lay people and professionals. Explores opportunities available to meet families' financial objectives.

5.40 PERSONAL INVESTING. Wilbur W. Widicus and Thomas E.

Stitzel. 1976. Rev. ed. 524 pp. $13.50. Instructor's manual available. Richard D. Irwin, Inc., 1818 Ridge Road, Homewood, Ill. 60430.

A thorough coverage of the subject. College.

5.41 PERSONAL MONEY MANAGEMENT: A CONSUMER GUIDE. Gale E. Hurley. 1976. 474 pp. $12.95. Prentice-Hall, Inc., Englewood Cliffs, N.J. 07632.

Covers three areas: daily financial planning, insurance, and investment. College.

5.42 SAVING AND INVESTING (Consumer Skills Series). 1976. 16mm film, color, sound, 14 mins. $210.00. Coronet Instructional Films, 65 E. South Water Street, Chicago, Ill. 60601.

Four case studies of young people who choose various types of banks or investments to meet personal financial needs. Grades 7–12.

5.43 SHARE THE RISK: THE INSURANCE GAME. 1972. Game. 8 or more players, time 3–5 hours. $8.95. Changing Times Educational Service, 1729 H Street NW., Washington, D.C. 20006.

Participants decide how to protect their families from jeopardy in times of financial peril. Each plays the role of family head. Grades 7–Adult.

5.44 A SHOPPERS GUIDE TO INDIVIDUAL RETIREMENT ACCOUNTS. Joe A. Mintz. 1976. 20 pp. $1.00. Consumer News, Inc., 813 National Press Building, Washington, D.C. 20045.

Pamphlet attempts to help people select a valuable IRA plan and avoid pitfalls.

5.45 SLICING YOUR MONEY PIE. 30 pp. $5.95. Rucker Enterprises, P.O. Box 19107, Greensboro, N.C. 27410.

Presents personal and family money management so that the students identify financial needs prior to developing a money philosophy. Comes with a 1-year supply of expense control sheets. Grades 9–12.

5.46 STRATEGY FOR PERSONAL FINANCE. Larry R. Lang and Thomas H. Gillespie. 1977. 740 pp. $13.50. Instructor's manual, overhead transparencies, and study guide are available. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10020.

Provides a problem-solving approach to relating consumer goods and services to total financial planning. Grades 11–college.

5.47 WHAT EVERYONE SHOULD KNOW ABOUT CREDIT BEFORE BUYING OR BORROWING AGAIN. Ira U. Cobliegh and editors of U.S. News & World Report Books. 1975. 255 pp. $6.95. Simon & Schuster, 1 West 39th Street, New York, N.Y. 10018.

An in-depth look into our credit system; from how and where to get a loan to all about credit rating companies.

6.

Improving Buying Behavior

Desirable buying behavior encompasses competent consumer decisionmaking followed by the process of comparison shopping. This behavior pattern is appropriate for buying both goods and services, and its development depends on the consumer's knowledge of marketplace alternatives, including product information of all kinds and from a variety of sources. In addition to resources listed here, *Consumer Reports Magazine* and *Consumer Research Magazine* (listed in the *Periodicals* section) and *Consumers Index* (listed in *Bibliographies* section) provide a wealth of buying information. Many consumer buying guides are available in lowcost paperback editions. Resources listed in *Comprehensive Resources* also provide buying information in great quantity.

6.1 BE A BETTER SHOPPER. Heinz B. Biesdorf and Mary Ellen Burris. 1977. $45.00. 140 35mm slides, set of record sheets. Shoppers' Cent Saver, sample bulletin "Be A Better Shopper." BETTER SHOPPER, Box 191, Department LG–1–01, Ithaca, N.Y. 14850.

Revision of an accepted program on improving skills and behavior in the supermarket. Also available without slides, $6.00.

6.2 BETTER TIMES. J. C. Suares. 1975. 319 pp. $4.95. Doubleday and Co., 501 Franklin Avenue, Garden City, N.Y. 11531.

Helpful and humorous guide including thousands of tips on food, clothes, energy, health, and much more.

6.3 BUYERS HANDBOOK: A GUIDE TO DEFENSIVE SHOPPING.

Raymond L. Chambers. 1976. 121 pp. $7.95, paper $2.45. Prentice-Hall, Inc., Englewood Cliffs, N.J. 07632.

Offers buying information, where to get help, and a bibliography. Information is presented in a straightforward, clear and useful manner in the form of basic rules. Grades 9–Adult.

6.4 BUYING YOUR HOUSE: A COMPLETE GUIDE TO INSPECTION AND EVALUATION. Joseph C. Davis and Claxton Walker. 1975. 252 pp. $8.95. Emerson Books, Inc., Reynolds Lane, Buchanan, N.Y. 10511.

Helpful guidelines, clear illustrations, and in-depth home information including maintenance, energy-saving, home insurance, plus a 25-page glossary.

6.5 CONCERNING YOUNG CONSUMERS. 1975. 6 filmstrips with cassettes or discs. $120.00. Macmillan Library Services, 866 Third Avenue, New York, N.Y. 10022.

Students visit the community to learn about buying skills, advertising, budgeting, selling prices, and consumer rights. Grades 4–8.

6.6 THE CONDOMINIUM BOOK: A GUIDE TO GETTING THE MOST FOR YOUR MONEY. Lee Butcher. 1975. 143 pp. $4.95. Dow Jones Books, P.O. Box 300, Princeton, N.J. 08540.

Well-illustrated book concerned with many facets of condominiums, including developing, financing, and operating.

6.7 THE CONSUMER GAME. 1973. 16mm film, color, sound, 20 mins. $280.00, rental $20.00. Pyramid Films, Box 1048, Santa Monica, Cal. 90406.

Reviews psychological and motivational techniques used to sell products. Explains concepts of comparison shopping, unit pricing, convenience packaging, financing, guarantees, and labels. Grades 7–Adult.

6.8 CONSUMER GUIDE: COMPLETE GUIDE TO USED CARS. Consumer Guide Magazine Editorial Staff, eds. 1975. $1.95. New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019.

This is a sample of the 17 Consumer Guides published by Consumer Guide Magazine. Individual guides for cars, sports equipment, vacations, food, appliances, etc. Each guide produced in same format.

6.9 CONSUMER MATH: A GUIDE TO STRETCHING YOUR DOLLAR (Self Teaching Guides Series). Flora M. Locke. 1975. 328 pp. $4.95. John Wiley & Sons, Inc., 605 Third Avenue, New York, N.Y. 10016.

Ties together helpful consumer information on a variety of topics and appropriate math computations. For self-study or classroom use. Grades 9–Adult.

6.10 CONSUMER SCIENCE: TEXT AND LABORATORY MANUAL. Stephen W. Kowalski. 1975. 233 pp. (plus 23 data sheets). $8.95. Kendall Hunt Publishing Co., 2460 Kerper Boulevard, Dubuque, Iowa 52001.

Application of scientific method to consumer awareness and decisionmaking is shown with a wide variety of products. A background in science or math is not a prerequisite. Grades 9– college.

6.11 THE CONSUMERS UNION GUIDE TO BUYING FOR BABIES. Consumer Reports Editors. 1975. 220 pp. $2.00. Consumers Union of the U.S., Inc., Orangeburg, N.Y. 10962.

Helps consumers make sound buying judgments about many baby products, thus avoiding costly sales gimmicks.

6.12 FOOD CO-OPS FOR SMALL GROUPS: HOW TO BUY BETTER FOOD FOR LESS. Tony Vellela. 1975. 173 pp. $2.95. Workman Publishing Co., 231 East 51st Street, New York, N.Y. 10022.

Gives information about how to start a food co-op, advantages and disadvantages.

6.13 FOR OLDER PEOPLE: EATING RIGHT FOR LESS. Editors of Consumer Reports. 1976. 75 pp. $2.00. Educational Services Division, Consumers Union of the U.S., Inc., Mount Vernon, N.Y. 10550.

Helps older consumers shop wisely for nutritious food and a well-balanced diet at relatively low cost. Has material appropriate for any age.

6.14 A GUIDE TO INDEPENDENT LIVING. Barbara Wiland, ed. 1975. 215 pp. $3.95. Butterick Publishing Co., 161 Sixth Avenue, New York, N.Y. 10013.

Designed for single people and young marrieds, covers consumer rights and agencies, nutrition, meal planning, finances, leisure, and health care. Grades 11–Adult.

6.15 HOUSEHUNT. 1974. Game. 10–32 players, time 2–4 hours. $8.95. Changing Times Educational Service, 1729 H Street, N. W., Washington, D.C. 20006.

Players assume roles of typical househunters confronted with various types of housing and must deal with all factors considered in selecting a home. Grades 7–Adult.

6.16 HOW TO BUY A USED CAR. Consumers Union. 1976. Rev. ed. 28 pp. 75¢. Book Department, Consumers Union of the U.S., Inc., Orangeburg, N.Y. 10962.

A handy guide, well organized and illustrated.

6.17 IT'S NEW . . . IT'S NEAT . . . IT'S OBSOLETE. 1975. 16mm film,

color, sound, 14½ mins. $210.00, rental $18.00. BFA Educational Media, 2211 Michigan Avenue, Santa Monica, Cal. 90404.

"Honest" Louis is a fun, flashy used car dealer who talks straight about avoiding the pitfalls of impulse buying, :vhich include concepts of fashion, gimmickry, obsolescence, and value for one's dollar. Grades 6–Adult.

6.18 HOW TO BUY A USED CAR WITHOUT GETTING GYPPED. Peter Mann. 1975. 197 pp. $1.50. Barnes & Nobles, Inc., Division of Harper & Row Publishing Co., Scranton, Pa. 18500.

Tells all about used cars, including how to read the "blue book" and the psychology of people who sell and buy used cars.

6.19 HOW TO COPE WITH THE HIGH COST OF LIVING. Sidney Margolius and Conrad Brown. 1976. 256 pp. $9.95. Marketing Services, Meredith Corp., 1716 Locust Street, Des Moines, Iowa 50336.

A practical guide for learning to live with inflation, yet maintain a desired standard of living. A "how to" book.

6.20 HOW TO SAVE MONEY ON CAR REPAIRS. Shel Hochman. 1976. 159 pp. $5.95 Dodd, Mead & Co., 79 Madison Avenue, New York, N.Y. 10016.

A helpful guide on how to keep a car in good running condition. Emphasizes that there are savings on car repairs when the car is kept in good condition.

6.21 MOBILE HOMES. Center for Auto Safety. 1975. 220 pp. $10.95, Grossman Publishers, 625 Madison Avenue, New York, N.Y. 10022.

The Center was established by a grant from Consumers Union. This book tells how the industry works and exposes abuses. It raises serious questions about the safety and cost of mobile homes.

6.22 THE NEW ERA CAR BOOK AND AUTO SURVIVAL GUIDE. Bob Fendell, 1976. 292 pp. $9.95, paper $5.95. Holt, Rinehart & Winston, 383 Madison Avenue, New York, N.Y. 10017.

An easy to read informative book on all facets of buying and owning a car.

6.23 THE NEW HANDBOOK OF PRESCRIPTION DRUGS. Richard Burack, M.D., with Fred J. Fox, M.D. 1975. Rev. ed. 440 pp. $1.95. Ballantine Books, 201 East 50th Street, New York, N.Y. 10022.

A valuable reference. Gives information about generic and brand name prescription drugs, with a guide to prices and sources.

6.24 SECOND HAND IS BETTER. Douglas Matthews and Suzanne Wymelenberg. 1975. 245 pp. $9.95, paper $4.50. Arbor House Publishing Co., 641 Lexington Ave, New York, N.Y. 10022.

First 73 pages describe various types of markets (garage sales, yellow pages, etc), then goes specifically into items from autos to zithers, telling what to look for, beware of, and stores in which to buy.

6.25 THE SIX BILLION $ $ $ SELL. 1976. 16mm film, color, sound, 16 mins. $220.00; rental three day, $25.00. Consumer Reports Films, 256 Washington Street, Mount Vernon, N.Y. 10550.

Explores basic techniques used by TV and manufacturers to persuade consumers to buy. Young people express feelings about commercials and toys. Grades 2–9.

6.26 THE SUPERMARKET HANDBOOK. Nikki Goldbeck and David Goldbeck. 1976. 460 pp. $1.95. New American Library, 1301 Avenue of the Americas, New York, N.Y. 10019.

Revised and expanded, a complete course in the fine art of label reading, knowing additives, and learning the quality of foods by brand name. Includes recipes.

6.27 SUPERMARKET. 1975. Game. $52.00. Games Central, 55 Wheeler Street, Cambridge, Mass. 02138.

Simulates the experience of shopping by playing roles of shoppers, stock persons, check out person, and manager. A class can acquire and practice math skills and economic concepts. Grades k–3.

7.

Human Services

The broad area of human services is emerging as a dominant aspect of consumers' education. The field, like other areas of consumers' education, is not yet well defined; however, the literature suggests the primary emphasis is on health services and health care. Also included here are references and resources on consumer and individual law, social services, community resources, food stamps, the consumer of education, Social Security, and unemployment insurance. Titles listed in the *Comprehensive Resources* contain more information on human services.

7.1 AMERICAN MEDICAL AVARICE. Ruth M. Hamer. 1975. 333 pp. Abelard-Schuman, 666 Fifth Avenue, New York, N.Y. 10019. Out of print. Available at most libraries.

A comprehensive exposé of the excessive profits reaped by the medical profession in all aspects of health care and drugs.

7.2 AN APPROACH TO HUMAN SERVICES. Ruth Boyer. 1975. $8.95. Canfield Press (Division of Harper & Row), 850 Montgomery Street, San Francisco, Cal 94133.

For the reader interested in the human services, this book offers an overview of the field with suggestions on how to become more involved.

7.3 BUYING HEALTH CARE. 1975. 2 filmstrips with 2 cassettes or 2 discs, 10 linemasters. $47.50. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Overview on how to shop wisely for health products and services. Topics explored are selection of doctors, choosing a hospital, generic vs.

prescription drugs, cost of health care, and warnings on gyps and frauds. Grades 9–12.

7.4 CONSUMER HEALTH. Harold J. Comacchia. 1976. 325 pp. $8.50. C.V. Mosby Co., 11830 Westline Industrial Drive, St. Louis, Mo. 63141.

Examines economic aspects of health care to help consumers make intelligent decisions about health products and services.

7.5 CONSUMER HEALTH EDUCATION: A DIRECTORY. 1975. 45 pp. Free. National Center for Health Services Research, 5600 Fishers Lane, Room 15–87, Rockville, Md. 20852.

Forty-nine nonprofit organizations to aid consumers are listed with information on services rendered.

7.6 CONSUMER LAW: TEXT, CASES AND MATERIALS. William G. Haemmel, Barbara C. George, and James J. Bliss. 1975. 326 pp. $7.95. West Publishing Co., 50 Kellogg Street, St. Paul, Minn. 55102.

Designed to help consumers who have little knowledge of consumer law. Differentiates between areas where self-help rather than lawyer help is appropriate.

7.7 CONSUMER SKILLS: SHOPPING FOR HEALTH CARE. 1976. 2 filmstrips with 2 cassettes or 2 discs. $48.50. Guidance Associates, 757 Third Avenue, New York, N.Y. 10017.

Provides basic information about health care services and introduces guidelines for choosing physicians and hospitals, insurance and medicines, and needed services and information. Emphasis is on the individual's personal values and budgets. Grades 7–12.

7.8 CONSUMERS AND SOCIAL SERVICES. Robert Perlman. 1975. 138 pp. $11.00, paper $6.50. John Wiley & Sons, Inc., 605 Third Avenue, New York, N.Y. 10016.

Study of social welfare institutions and their consumers. The sample studied was 4000 clients and their experiences with a neighborhood social service center.

7.9 COORDINATING HUMAN SERVICES, NEW STRATEGIES FOR BUILDING SERVICE DELIVERY SYSTEMS. Michael Aiken, et al. 1975. 206 pp. $10.95. Jossey-Bass, Inc., 615 Montgomery Street, San Francisco, Cal. 94111.

Explores present human services delivery systems such as multiservice centers, and discusses improvements which should be made to better coordinate efforts in building improved delivery systems.

7.10 A DAY IN THE LIFE OF HARVEY MAC NEILL. 1976. 16mm film, color, sound, 9 mins. $135.00, rental $15.00. Film Fair Communications, 10900 Ventura Boulevard, Studio City, Cal. 91604.

Harvey is a teenager whose father is unemployed, yet the family continues to live an abundant life because they seek out and use community resources. Illustrates ways that values, goals, and lifestyles relate to the use of resources. Grades 7–Adult.

7.11 THE FOOD STAMP PROGRAM AND YOU. 1975. 61 35mm slides, $18.50, or filmstrip version, $10.50, with cassette. Photo Lab. Inc., 3825 Georgia Avenue, N.W., Washington, D.C. 20011.

The U.S. Dept. of Agriculture explains how the food stamp program operates and who is eligible to take part in it. Grades 7–Adult.

7.12 GUIDE TO CONSUMER SERVICES. Editors of Consumer Reports. 1977. 372 pp. $3.50. Consumers Union of the U.S., Inc., Orangeburg, N.Y. 10962.

A compilation of articles from Consumer Reports, revised and updated, on buying selected financial and professional services. Credit, taxes, stockbrokers, house-related services, doctors, health maintenance organizations, car mechanics, and summer camps are some of the topics covered.

7.13 HANDBOOK OF EVERYDAY LAW. 3d ed. Martin J. Ross. 1975. 416 pp. $1.95. Harper & Row. In paperback by Fawcet Publications, P.O. Box 1014, Greenwich, Conn. 06830.

Practical guidance on aspects of the law that touch daily life—consumer products, consumer protection, taxes, women's rights, contracts, wills, real estate, Social Security, Medicare/Medicaid, trusts, etc.

7.14 HOW THE HEALTH ARE YOU? IS THE CUSTOMER ALWAYS RIGHT? 1974. 80 35mm slides with 1 cassette. $92.00. Harper & Row Audiovisuals, 2350 Virginia Avenue, Hagerstown, Md. 21740.

Relates advertising to health issues. Quackery, understanding consumer behavior, and health care are covered. Grades 8–Adult.

7.15 HOW TO BE YOUR OWN DOCTOR (SOMETIMES). Keith Sehnert, M.D., with Howard Eisenberg. 1975. 353 pp. $9.95. Grossett and Dunlap, Inc., 51 Madison Avenue, New York, N.Y. 10010.

Tells how to become an "activated patient"—one who takes medical readings and symptoms to a medical doctor for advice rather than ignoring symptoms or running to the doctor's office immediately! In a sense, a self-help medical guide.

7.16 LAW FOR YOU. Foster Furcolo. 1975. 192 pp. $3.50. Acropolis Books, Ltd., 2400 17th Street, NW., Washington, D.C. 20009.

An overview of everyday law and the judicial system outlining the legal steps which can usually be taken, with sufficient information, before hiring a lawyer.

7.17 THE OPTION HANDBOOK. Mary Carlson and Ship Berlet, eds. 1976. Three booklets. $6.95 for set. National Student Educational Fund, 2000 "P" Street, NW., Washington, D.C. 20036.

One booklet discusses what information is needed by the student consumer; another gives information of educational costs and financial aid; and the third counsels to improve student decisionmaking. Other materials on the topic are available from the publisher.

7.18 PROGNOSIS NEGATIVE: CRISIS IN THE HEALTH CARE SYSTEM. David Kotelchuch, ed. 1976. 506 pp. $2.95. Vintage Books, Random House, 201 East 50th Street, New York, N.Y. 10022.

A collection of writings edited by personnel of the Health Policy Advisory Center. Covers health care institutions, health insurance, the health work force, government intervention, Medicare and Medicaid, health maintenance organizations, and national health insurance.

7.19 PROMOTING CONSUMER PROTECTION FOR STUDENTS. Joan S. Stark, ed. Spring 1976 issue of NEW DIRECTIONS FOR HIGHER EDUCATION. 105 pp. $5. Jossey-Bass, Inc., 615 Montgomery Street, San Francisco, Cal. 94111.

Discussion of the emerging consumer movement in education—problems and solutions. Policy oriented with emphasis on institutions of higher education.

7.20 PROMOTING HEALTH: CONSUMER EDUCATION AND NATIONAL POLICY. Anne R. Selmer, ed. 1976. 264 pp. $12.95. Aspen Systems Corporation, Germantown, Md. 20767.

Presentation of the role of consumers' education to date and national policy toward all aspects of health service.

7.21 SELF CARE: LAY INITIATIVES IN HEALTH. Lowell Leven, Alfred Katz, and Erick Holst. 1976. 134 pp. $8.95, paperback $3.95. Prodist Publishing Company (Division of Neale Watson Academic Publishers), 156 Fifth Avenue, New York, N.Y. 10010.

A comprehensive self-help medical guide which gives advice and information about self-diagnosis and what to look for before calling the doctor or seeking medical help. Suggests a variety of actions the patient can safely take on his or her own.

7.22 THE SERVICE SOCIETY AND THE CONSUMER VANGUARD. Alan Gartner and Frank Riessman. 1974. 266 pp. $8.94. Harper & Row, 10 East 53rd Street, New York, N.Y. 10022.

Describes the present and coming American society—called the service society—and the role of consumers in that society. Projects the notion of consumer as producer in human services.

7.23 SOCIAL SECURITY IN ACTION. Adrian A. Paradis and Robert Wood. 1975. $5.79. Julian Messner and Co., 630 Fifth Avenue, New York, N.Y. 10020.

Comprehensive coverage of the system from its inception to projecting its future. General or student reference appropriate for grades 7 through adult.

7.24 SOCIAL SECURITY: THE FRAUD IN YOUR FUTURE. Warren Shore. 1975. $7.95. Macmillan Publishing Co., 866 Third Avenue, New York, N.Y. 10022.

An explanation of the Social Security system with emphasis on its negative aspects. Suggests that citizens are getting "ripped off" by a system over which they have little or no control.

7.25 TAKE CARE OF YOURSELF. Donald M. Vickery, M.D., and James F. Fries, M.D. 1976. 269 pp. $5.95. Addison-Wesley Publishing Co., Reading, Mass. 01867.

As the title suggests, offers ways and suggestions for self-diagnosis and treatment where practical. Also suggests limits for self-help and when professional help should be sought.

7.26 TOWARD A FEDERAL STRATEGY FOR PROTECTION OF THE CONSUMER OF EDUCATION. 1975. 70 pp. Free. Federal Interagency Committee on Education, Office of the Assistant Secretary for Education, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201.

Review of problems facing the student consumer in all areas of postsecondary education. Contains recommendations for action steps to be taken by the Federal Government. Includes a model education complaint guide and listing of agencies working on educational complaints.

7.27 YOU ARE NOT ALONE. Clara Claiborne Park with Leon N. Shapiro, M.D. 1976. 510 pp. $5.50 plus 50¢ postage. Consumers Union, Orangeburg, N.Y. 10962.

A comprehensive guide for people who want reliable information about emotional problems, mental illness, and how to get professional care. A significant chapter for consumers of mental health services deals with costs, financing and insurance aspects of such services.

7.28 YOUR LEGAL GUIDE TO UNEMPLOYMENT INSURANCE. Peter Jan Honigsberg. 1976. 125 pp. $3.35. Golden Rain Press, P.O. Box 2087, Berkeley, Cal. 94702.

Offers readers an understanding of the unemployment laws in all 50 States.

8.

Consumer Protection

Consumer protection, like consumers' education, has become a very complex concept with less than universal agreement concerning what it includes. Materials chosen for inclusion here address product safety, health hazards, pollution, fraud, legal rights and redress, consumer law, and the consumer's role in protection. Additional resources appropriate for this topic include those listed under *Comprehensive Resources* and *Periodicals*. More specific information relative to consumer law and methods of redress can be obtained from most municipal government agencies.

8.1 THE AMERICAN CONSUMER. 1976. Multimedia Kit includes filmstrips, readers, spirit masters, miniprints. $133.50. Encyclopedia Britannica Educational Corporation, 180 E. Post Road, White Plains, N.Y. 10601.

Examines three devices most commonly used to protect consumers: laws, regulatory agencies, and privae citizens' action groups. Case studies and interviews help students reach conclusions about consumer rights. Grades 7–12.

8.2 ARBITRATION OF CONSUMER COMPLAINTS: A CASEBOOK. National Consumers League. 1975. 12 pp. One copy free, 2–9 copies at 50 cents. National Consumers Committee for Research and Education, 1411 Hopkins Street, NW., Washington, D.C. 20036.

Twenty-five cases are briefed. Each uses a standard format: parties, service involved, amount in controversy, facts, decision, and award.

8.3 THE AVERAGE MAN FIGHTS BACK. David Hapgood. 1977. 280 pp. $8.95. Doubleday & Co., Inc., 501 Franklin Avenue, Garden City, N.Y. 11530.

Gives practical information on how to fight those "things" which seem bigger than us. The reader is introduced to people, singly and in groups, who are fighting back—i.e., Nader, action lines in newspapers, local/State governments.

8.4 CAUGHT! 1972. 16mm film, color, sound, 24 mins. $230.00, rental 5 days $70.00. National Retail Merchants Association, 100 West 31st Street, New York, N.Y. 10001.

Describes shoplifting and shows how it is not only morally but legally wrong. Methods of surveillance by store personnel and electronic devices are clearly shown. Grades 7–Adult.

8.5 THE CHEMICALS WE EAT. Melvin A. Benarde, Ph.D, 1975. 208 pp. $7.50. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, N.Y. 10022.

An in-depth study in lay terms. Clarifies and explains the use of chemical additives—why they are added, what they are, and how they function.

8.6 CLEANING UP AMERICA. John Quarles. 1976. 245 pp. $8.95. Houghton Mifflin Co., One Beacon Street, Boston, Mass. 02107.

This ". . . book offers citizens extremely important insights into their critical role in the governmental processes aimed at our environmental survival"—G. Hill, N.Y. Times National Environmental Correspondent.

8.7 CONSUMER COMPLAINTS—PUBLIC POLICY ALTERNATIVES. Sal Divita and Frank McLaughlin, eds. 1976. 296 pp. $7.95. Acropolis Books, Ltd., 2400 17th Street, NW., Washington, D.C. 20009.

Contains selected papers from a public policy forum held September 1974. Five areas addressed were need for consumer redress, complaint handling, public policy perspectives, public policy alternatives, and legislative events.

8.8 CONSUMER COMPLAINT GUIDE 1977. Joseph Rosenbloom. 1977. 498 pp. $4.95. Macmillan Information, 866 Third Avenue, New York, N.Y. 10022.

An up-to-date guide on where and how to complain. Lists chief executive officers of all major manufacturers and consumer product companies. Complete list of consumer agencies and complaint handling groups.

8.9 THE CONSUMER OFFENSIVE. 1976. 16mm film, color, sound, 26 mins. $390.00, rental $40.00. Benchwork Films, Inc., 145 Scarborough Road, Briarcliff Manor, N.Y. 10510.

Getting better products for less money, protecting the environment, and improving the quality of life by joining consumer organizations are possible. Film also demonstrates how the consumer movement has lobbied, boycotted, and demonstrated for the good of all consumers. Grades 9–Adult.

8.10 CONSUMER POWER, *Everybody's Money* Special Issue 3. 1976. 32 pp. 25¢ prepaid. Everybody's Money, Box 431, RV, Madison, Wis. 53701.

A "guide for survival"—tells about frauds, gyps, how to get recourse and includes tips on how and where to complain.

8.11 CONSUMER PROTECTION. Lester A. Sobel. 1976. 174 pp. $8.95. Facts on File, 119 West 57th Street, New York, N.Y. 10019.

Record of efforts made by the Federal Government to curb consumer abuses during the final years of the 1960's and the first half of the 1970's.

8.12 CONSUMER PROTECTION GUIDE 1977. Joseph Rosenbloom. 1976. 398 pp. $10.95, paper $4.95. Macmillan Publishing Co., 866 Third Avenue, New York, N.Y. 10022.

A "how to get your money's worth from experts" book which lists addresses for most of the services listed so one may write for information or file a complaint.

8.13 CONSUMER PROTECTION IN A NUTSHELL. David G. Epstein. 1976. 322 pp. $5.95. West Publishing Co., 50 West Kellog Boulevard, St. Paul, Minn. 55102.

Compact format with an easy to understand presentation of consumer law.

8.14 CONSUMER PROTECTION: PROBLEMS AND PROSPECTS. Laurence P. Feldman. 1975. 313 pp. $6.50. West Publishing Co., 50 West Kellog Boulevard, St. Paul, Minn. 55102.

Major issues that must be faced by consumer activists and their business counterparts. Covers history, present issues, and the future. College text/reference.

8.15 CONSUMER REDRESS. 1971. Game. 15 or more players, time 2–3 hrs. $8.95. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Makes participants aware of proper channels to use and the difficulties involved in obtaining redress. Grades 7–Adult.

8.16 CONSUMER RIGHTS FOR DISABLED CITIZENS. 1976. 86 pp. $2.00 prepaid. Education Division, Department of Consumer Affairs, 80 Lafayette Street, New York, N.Y. 10013.

Geared for residents of New York City, the booklet gives important information to those concerned with consumer problems of the disabled.

8.17 A CONSUMER'S ARSENAL. John Dorfman. 1976. 278 pp. $10.00, paper $3.95. Praeger Publishing Co., 111 Fourth Avenue, New York, N.Y. 10003.

A three-part manual for consumers: strategy needed by consumers, protection on a State-by-State basis, and a consumer complaint encyclopedia.

8.18 CONSUMER'S GUIDE TO FIGHTING BACK. Morris J. Bloomstein. 1976. 296 pp. $7.95. Dodd, Mead Co., 79 Madison Avenue, New York, N.Y. 10016.

Text offers steps to take when you have been "ripped off," plus how to prevent such problems.

8.19 DIRECTORY OF CONSUMER ORGANIZATIONS. 1976. 42 pp. Rev. expected Fall 1977. Single copies free. Office of Consumer Affairs, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201.

A list of 450 organizations for consumer advocacy or protection and those which serve the needs of special population groups and commit a significant portion of their program to furthering the interests of consumers.

8.20 EAT YOUR HEART OUT: HOW FOOD PROFITEERS VICTIMIZE THE CONSUMER. Jim Hightower. 1975. 302 pp. $8.95. Crown Publishers, Inc., 419 Park Avenue South, New York, N.Y. 10016. (Also available in paper edition—1976. $1.95. Random House, Inc., 201 East 50th Street, New York, N.Y. 10022.)

An indictment of the food industry, which the author contends has the attitude of "consumer be damned."

8.21 FABRIC FLAMMABILITY AND SAFETY IN THE HOME. 1975. 45 35mm slides with script. $15.00. Textile Industry Product Safety Committee, 1750 Pennsylvania Avenue, NW., Washington, D.C. 20006.

Fabric flammability information is offered through a question and answer format.

8.22 FOOD ADDITIVES AND FEDERAL POLICY. Beatrice Trum Hunter. 1976. 332 pp. $9.95. Charles Scribner & Sons, 597 Fifth Avenue, New York, N.Y. 10017.

Thesis is that government is not concerned about consumers. Warns about additives—particularly sugar, salt, and dextrose.

8.23 THE HEALTH ROBBERS. Stephen Barrett, M.D., and Gilda Knight, eds. 1976. 350 pp. $10.50. George F. Stickley Co., 210 West Washington Square, Philadelphia, Pa. 19106.

A slashing attack on medical quackery, health frauds and fads, lobbies, and gadgets that endanger trusting consumers while bilking them of millions.

8.24 HOW THE HEALTH ARE YOU? EAT, DRINK AND BREATHE.

1974. 79 35mm slides with cassette. $92.00. Harper & Row Audiovisuals, 2350 Virginia Avenue, Hagerstown, Md. 21740.

The program develops an understanding of health problems related to pollution of air, water, pesticides, food, radiation, solid waste, and noise. Grades 8–Adult.

8.25 IF IT DOESN'T WORK . . . COMPLAIN. 1975. 16mm film, color, sound, 15 mins. $195.00. Journal Films, Inc., 930 Pitner, Evanston, Ill. 60202.

Six co-workers at lunch tell of being ripped off. The film highlights steps a consumer can take to recover loss from the purchase of an unreliable product or service. Grades 7–Adult.

8.26 JUSTICE IN THE MARKETPLACE. 1974. 2 filmstrips with 2 cassettes, linemasters. $47.50. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Five situations involve young consumers who seek redress of grievances. Each case highlights a different channel of appeal. Grades 9–12.

8.27 LET THE BUYER BE AWARE! CONSUMER RIGHTS AND RESPONSIBILITIES. Elsie Fetterman and Margery K. Schiller. 1976. 228 pp. $5.95. Fairchild Books, 7 East 12th Street, New York, N.Y. 10003.

Mainly for teenagers, the text opens each chapter with a relevant case study. Consumer concepts are easy to understand. Grades 9–14.

8.28 MAKING PRODUCTS SAFER: WHAT CONSUMERS CAN DO. Irving R. Dickman. 1975. 28 pp. 35¢. Public Affairs Committee, Inc., 381 Park Avenue, New York, N.Y. 10016.

Discusses the role of consumers and several Federal agencies in assuring safety in the marketplace.

8.29 MARKET PLACE ETHICS. 1975. 5 filmstrips with 5 cassettes or discs. $115.00. Prentice-Hall Media, 150 White Plains Road, Tarrytown, N.Y. 10591.

A study of honesty in the marketplace and government. Helps students be informed by investigating uses and misuses of governmental controls such as unit pricing, chemicals and additives, codes and licensing. Grades 10–college.

8.30 PANIC IN THE PANTRY. Elizabeth M. Whelan, Sc.D., and Frederick J. Stare, M.D. 1975. 222 pp. $8.95. Atheneum Publishers, 122 East 42nd Street, New York, N.Y. 10017.

An answer to the hysteria many consumers have over food additives; a sane assessment of the value of the substances in our foods. Seventeen pages of references.

8.31 PROCESSED FOODS AND THE CONSUMER: ADDITIVES, LABELING, STANDARDS AND NUTRITION. Vernal S. Packard. 1975. $12.00, paper $5.95. University of Minnesota Press, 2037 University Avenue, SE., Minneapolis, Minn. 55414.

A rational nontechnical presentation of industry, government, and consumer views on food additives, toxic metals in food, poisons in natural foods, nutritional labeling, and nutritional quantity guidelines.

8.32 PROTECTING CONSUMER INTERESTS: PRIVATE INITIATIVE AND PUBLIC RESPONSE. Robert N. Katz, ed. 1976. 300 pp. $16.50. Ballinger Publishing Co., 17 Dunster Street, Harvard Square, Cambridge, Mass. 02138.

An edited version of a 3-day symposium concerned with who will speak for the consumer, when and where. Information is presented on standards, self-regulation, the press, legal services, public policy, and much more.

8.33 SHOPLIFTING—IT'S A CRIME. 1974. 16mm film, color, sound, 12 mins. $165.00, rental $15.00. Film Fair Communications, 10900 Ventura Boulevard, Studio City, Cal. 91604.

A teenage girl is caught shoplifting. The film emphasizes short- and long-range consequences of the crime as she is taken to the police station and booked. Grades 5–12.

8.34 STEERING CLEAR OF LEMONS. 1975. 16mm film, color, sound, 16 mins. $220.00, rental 3 days, $25.00. Consumer Reports Films, Box X-18, 256 Washington Street, Mount Vernon, N.Y. 10550.

Facts are drawn from technical and editorial staffs of Consumers Union. Brief discussions of diet foods, fair trade laws, stereos, bikes, grade labeling, and more. Grades 9–Adult.

8.35 SUE THE B*ST*RDS: THE VICTIM'S HANDBOOK. Douglass Matthews. 1975 (orig. 1973). 228 pp. $1.50. Dell, 1 Dag Hammarskjold Plaza, 245 East 47th Street, New York, N.Y. 10017.

Written for those who have been cheated and are unfamiliar with the workings of the small claims courts.

8.36 THE SUPERMARKET TRAP: THE CONSUMER AND THE FOOD INDUSTRY. Jennifer Cross. 1975. Rev. ed. 318 pp. $10.00, paper $3.50. Indiana University Press, Bloomington, Ind. 47401.

Two new chapters and revised statistics show how prices are set and how advertising adds to costs.

8.37 SWINDLE. 1971. Game. 15 or more players, time 2–3 hrs. $8.95. Changing Times Educational Service, 1729 H Street, NW., Washington, D.C. 20006.

Focuses on how to spot and avoid gyps and frauds when purchasing

products and investing in money-making opportunities. Participants are involved in buying cars and having them repaired. Grades 9–12.

8.38 TAMING THE GIANT CORPORATION. Ralph Nader, Mark Greene, and Joel Seligman. 1976. 312 pp. $10.50. Jeffrey Norton Publishers, Inc., 145 East 49th Street, New York, N.Y. 10017.

A rationale for rethinking corporate law. Explains how big business abuses its power, tells what government and consumers can do about it, suggests Federal rather than State charters for business, and analyzes corporate power structure.

8.39 WHAT EVER HAPPENED TO MOM'S APPLE PIE? John Keats. 1976. 232 pp. $7.95. Houghton Mifflin Co., 2 Park Street, Boston, Mass. 02107.

Takes the reader behind the scenes of the food industry to explain why we are not eating well. Author claims supermarkets are filled with overprocessed, overpackaged junk food that nourish corporate balance sheets rather than people.

8.40 YOUNG CONSUMERS (Law in Action Series). Linda Riekes and Sally M. Ackerly. 1975. 100 pp. $3.25. Teacher's manual $3.25. West Publishing Co., 50 West Kellog Boulevard, St. Paul, Minn. 55102.

Illustrated text that presents general information about the world of consumer protection while focusing on buying experiences common to young people. A filmstrip is available which correlates with buymanship section. Grades 7–10.

9.

Curriculum Guides and Curriculum Development Resources

Every person charged with a leadership role in consumers' education faces the task of designing and revising learning experiences for his or her audience. Included here is a sample of the numerous curriculum guides and curriculum development materials available from a variety of sources. Most State Departments of Education have developed curriculum guides for consumers' education and make them available to educators at little or no cost.

9.1 AN APPROACH TO CONSUMER EDUCATION FOR ADULTS. U.S. Office of Consumer Affairs. 1973. 37 pp. 55¢. Superintendent of Documents, GPO, Washington, D.C. 20402.

Helps educators establish and organize consumer education programs for adult students. Attention is given to needs of special groups.

9.2 CONSUMER EDUCATION. Nevada Department of Education. 1974. Rev. ed. 226 pp. $2.20. Amy D. Heintz, Nevada Department of Education, Carson City, Nev.

Fourteen units include concepts, learning activities and resources for developing a one-semester course having home economics leadership.

9.3 CONSUMER EDUCATION: A MODEL OF AN INTERDISCIPLINARY K–12 CURRICULUM APPROACH TO CONSUMER EDUCATION PROCESSES. 1974. 44 pp. Free. Office of Deputy Commissioner, State Department of Education, 182 Tremont Street, Boston, Mass. 02111.

Curriculum guide developed for the Demonstration Pilot Project in Newburyport. Key areas include planning, buying, borrowing, protecting, sharing, and investing.

9.4 CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO. 1976. 172 pp. $5.00. Vocational Education Division, State Department of Education, Columbus, Ohio 43206.

Update of Ohio's K–12 curriculum guide of 1971. Includes a bibliography and a test of consumer economics.

9.5 CONSUMER EDUCATION CURRICULUM MODULES, A SPIRAL PROCESS APPROACH. 1974. $17.75 per set (Stock No. 1780–01284). Superintendent of Documents, GPO, Washington, D.C. 20402.

Five modules adaptable to any content area; for use with learners of varying abilities, ages, and socioeconomic and cultural backgrounds and for use in formal and informal teaching situations.

9.6 CONSUMER EDUCATION IN AN AGE OF ADAPTATION. Sally R. Campbell. 1971. 105 pp. $2.00. Consumer Information Services, Department 703, Public Relations, Sears, Roebuck & Co., Chicago, Ill. 60611.

Educator resource containing behavioral objectives stated as consumer competencies; evaluation materials for teacher and student; and guidelines for adapting curriculum content to meet the needs of various ages, abilities, and income groups.

9.7 CONSUMER EDUCATION MATERIALS PROJECT. 1973. $15.00 per set/$3.00 each. Consumers' Union of U.S., Inc., Educational Services Division, Mount Vernon, N.Y. 10550.

Titles include: EARLY CHILDHOOD; ELEMENTARY; SECONDARY; JUNIOR AND COMMUNITY COLLEGES; POST-SECONDARY VOCATIONAL AND TECHNICAL INSTITUTES; ADULT CONSUMER EDUCATION IN THE COMMUNITY; and PREPARING THE CONSUMER EDUCATOR. Each contains case studies which suggest ways to create, plan, and conduct a consumers' education program tailored to the needs and interests of students in a formal or informal setting.

9.8 CONSUMER MATHEMATICS TEACHING UNITS. 1974. $3.00. State Department of Public Instruction, Math. Division, 280 Education Building, Raleigh, N.C. 27611.

Outlines 10 units including topics for study, mathematical concepts, and related problems. Loose-leaf format.

9.9 ECONOMIC CONCEPTS—GRADES K–3. 1975. 219 pp. $4.50. ECONOMIC CONCEPTS—GRADES 4–6. 1975. 525 pp. $7.50. ECONOMIC CONCEPTS—GRADES 10–12. 1975. 120 pp. $4.50. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036.

Identify and locate important economic concepts in printed texts and teachers' guides.

9.10 ECONOMIC EDUCATION CURRICULUM GUIDE K–12. 1975. 123 pp. Free. Oklahoma State Department of Education, Oliver Hodge

Memorial Education Building, 2500 Lincoln Boulevard N., Oklahoma City, Okla. 73105.

Intended as a guide to integrating economic ideas and related learning activities throughout the curriculum.

9.11 FAMILY MONEY MANAGEMENT COUNSELING: A SYSTEMS APPROACH. Charlotte V. Churaman and Martha L. Garrison, eds. 1975. $6.00. Umporium, University of Maryland, College Park, Md. 26710.

Proceedings of a workshop on "Money Management in Counseling Situations." Contains three case studies with papers on related topics.

9.12 FOOD: WHERE NUTRITION, POLITICS & CULTURE MEET: AN ACTIVITIES GUIDE FOR TEACHERS. 1976. 221 pp. $4.50. Center for Science in the Public Interest, 1755 S Street, NW., Washington, D.C. 20009.

Objective is to develop understanding through investigation, games, participation in the political process, and debate.

9.13 A GUIDE FOR EVALUATING CONSUMER EDUCATION PROGRAMS AND MATERIALS. 1972. 23 pp. $1.50. American Home Economics Association, 2010 Massachusetts Avenue, NW., Washington, D.C. 20036.

Series of continuums for evaluating programs and materials; can double as criteria for developing consumer education and/or materials.

9.14 INNOVATIVE CLASSROOM TECHNIQUES FOR TEACHING PERSONAL FINANCE. 1975. 16 pp. $1.00. Consumer Information Services 20–N, P.O. Box 8339, Chicago, Ill. 60680.

Summary of the 15 winning entries in the 1973–74 Personal Economics Competence Awards Program sponsored by the Illinois Council on Economic Education and Montgomery Ward.

9.15 PERSONAL MONEY MANAGEMENT, GUIDELINES FOR TEACHING. William L. Johnston et al. 1974. 40 pp. $1.00 prepaid. Publications Section, Department No. 1B, N.Y. Stock Exchange, P.O. Box 252, New York, N.Y. 10005.

Compact guidelines of particular value to the beginning consumer education teacher. Refresher guide for others.

9.16 PROSPECTUS: ECONOMIC EDUCATION FOR CHILDREN 9–11 YEARS OLD. 1975. Out of print. Available at most libraries. Agency for Instructional Television, Box A, Bloomington, Ind. 47401.

A plan for using television for economic education. Consumption is one of the six concept clusters for which programs and manuals are slated for distribution beginning September 1978.

9.17 SUGGESTED APPROACHES FOR INSTRUCTION IN CONSUMER EDUCATION. June 1975. 79 pp. State Department of Public Instruction, Townsend Building, Dover, Del. 19901.

Develops four sample units relating the consumer to our economic system, the marketplace, within society, and as one with rights and responsibilities. Contains annotated bibliography.

9.18 SUGGESTED GUIDELINES FOR CONSUMER EDUCATION: GRADES K–12. 1970. U.S. Office of Consumer Affairs. 58 pp. $1.05. Superintendent of Documents, GPO, Washington, D.C. 20402.

Comprehensive guide for consumer education below the college level. Still relevant.

9.19 A TEACHER'S GUIDE OF STOCK MARKET AND INVESTMENT GAMES AND ACTIVITIES. 1974. 42 pp. $5.00. Dr. Peter Yacyk, Division of Graduate Studies, School of Education, Rider College, Trenton, N.J. 08602.

Covers securities and suggests buying a share or shares of stock as a class activity. High school level.

9.20 A TEACHER'S GUIDE . . . TO MONEY MANAGEMENT. 1976. 65 pp. $1.50. Consumer Credit Counseling Service of Western Pennsylvania, 401 Wood Street, Pittsburgh, Pa. 15222.

Formerly titled "Educational Learning Packet," this revised edition includes worksheets on money management, credit and shopping skills, a series of case studies, and a 9-page resource list. For beginning teachers in consumer education.

9.21 TEACHING CONSUMER EDUCATION: A COMMON-SENSE APPROACH. Monograph 6. Fred T. Wilhelms. 1974. 45 pp. $1.50. Department of Vocational-Technical Education, Curriculum Laboratory, Building 4103, Kilmer Campus, Rutgers University, New Brunswick, N.J. 08903.

A practical presentation of the foundations and the allied gains of consumers' education with countless suggestions and guidelines to teachers of young consumers. Designed for both new and experienced teachers.

9.22 TEACHING TOOLS FOR CONSUMER REPORTS. Free with multiple (20) subscriptions to *Consumer Reports Magazine*. Consumers Union of the U.S., Inc., 256 Washington Street, Mount Vernon, N.Y. 10550.

September to May, *Teaching Tools* suggest activities for multidisciplinary consumer education classes and relate to tested products in the corresponding issue of *Consumer Reports Magazine*.

10.

Periodicals

This very brief list is intended only to highlight the fact that an abundance of consumers' education information is available through a variety of periodicals. Over 100 periodicals containing product and service information are indexed quarterly in *Consumers Index* (listed in *Bibliographies* section). Professional journals in economics, marketing, home economics, business education, and related fields feature consumers' education articles and papers. Newsletters, special papers, fact sheets, and trade publications are published by a variety of groups, agencies, associations, and organizations. Local libraries can assist in locating many of these resources.

10.1 CHANGING TIMES. Monthly. $9.00 per year. The Kiplinger Magazine, Editor's Park, Md. 20782.

Articles on consumer issues and products. Not a product rating publication. Reduced subscription rates for multiple classroom copies.

10.2 CONSUMER AGENCY NEWS. Monthly. $12.00 per year. Center for Consumer Affairs, University of Wisconsin-Extension, 929 North 6th Street, Milwaukee, Wis. 53203.

A 4-page information exchange for consumer representation agencies (State/local government). Examines current developements in consumer affairs.

10.3 CONSUMER NEWS. Office of Consumer Affairs, U.S. Department of Health, Education, and Welfare. Twice monthly. Make $4.00 check payable to Superintendent of Documents. Order from: Consumer Information Center, Pueblo, Colo. 81009.

Four pages of reports on Federal Government programs for consumers. Includes *Consumer Register*, a summary of selected items from the *Federal Register*.

10.4 CONSUMER REPORTS (AND ANNUAL). Monthly. $11.00 per year ($8.00 for 5 or more). Consumers Union of the U.S., Inc., 256 Washington Street, Mount Vernon, N.Y. 10550.

Reports of impartial laboratory tests evaluating brand name consumer products. Also contains editorial articles on the consumer issues. Reduced subscription rates for multiple classroom copies.

10.5 CONSUMERS' RESEARCH MAGAZINE (AND ANNUAL BUYING GUIDE). Monthly. $9.00 per year. Consumers' Research, Inc., Washington, N.J. 07882.

Majority of articles are brand name ratings and reports of impartial laboratory tests. Also includes articles on judging quality of products.

10.6 CURRENT CONSUMER. Monthly, 9 issues (September–May). $2.95 ea. Minimum of 13 subscriptions includes teacher's edition. Curriculum Innovations, Inc., 501 Lake Forest Avenue, Highwood, Ill. 60040.

A magazine for junior/senior high school students relevant to consumer interests.

10.7 EVERYBODY'S MONEY. Quarterly, $1.25 per individual subscriber. Everybody's Money, P.O. Box 431B, Madison, Wis. 53701.

Written for credit union members, a fact filled finance publication that serves as a resource for consumer education classes.

10.8 FEDERAL REGISTER. Daily. $50.00 per year. Assistant Public Printer (Superintendent of Documents), U.S. Government Printing Office, Washington, D.C. 20402.

Legal newspaper in which the Executive Department publishes regulations, orders, and other documents. Issued weekdays and published in soft cover of 150–300 pages. Available in most public libraries.

10.9 FINANCE FACTS. Monthly. $2.50 per year to National Consumer Finance Association members and schools; $5.00 per year to other subscribers. Finance Facts, Suite 601, 1001 16th Street, NW., Washington, D.C. 20036.

A 4-page newsletter on consumer financial behavior; lots of charts.

10.10 THE KIPLINGER WASHINGTON LETTER. Weekly. $36.00 per year. Kiplinger Washington Editors, 1729 H Street, NW. Washington, D.C. 20006.

Reports on the Washington scene giving opinions, forecasts, and facts.

10.11 MONEY. Monthly. $12.00 per year. Time, Inc., 541 N. Fairbanks Court, Chicago, Ill. 60611.

Geared to the middle-income family, content is heavy on investment information. Also contains personal finance and product information.

10.12 NEWSLETTER, 9 issues each year (September–May). CONSUMER EDUCATION FORUM, 3 each year. JOURNAL OF CONSUMER AFFAIRS, 2 each year. All three are available with membership in American Council on Consumer Interests, $15.00 per year. ACCI, 162 Stanley Hall, University of Missouri, Columbia, Mo. 65201.

The NEWSLETTER contains an annotated listing of recent consumer print and audiovisual resource materials, including articles from selected periodicals. FORUM is a 4-page aid with ideas for teaching consumer education. The JOURNAL publishes articles on consumer research, consumer affairs, and book reviews.

10.13 OF CONSUMING INTEREST. Weekly. $72.00 per year, $48.00 for educators. Federal State Reports, Inc., P.O. Box 986, Court House Station, Arlington, Va. 22216.

Reports and analyzes current consumer issues and activities.

11.

Bibliographies

Bibliographies and resource guides listed here serve the reader in locating a wider variety of consumers' education materials and resources than those included in this booklet. Special attention is called to entries 11.5, 11.6, and 11.12, which are most comprehensive. Most of the *Comprehensive Resources* and many of the other publications listed here, particularly curriculum guides, contain bibliographies or listings of materials and resources for consumers' education.

11.1 AN ANNOTATED BIBLIOGRAPHY OF GAMES AND SIMULATIONS IN CONSUMER EDUCATION. Gwen Blucker. 1973. 97 pp. $1.50. Division of Home Economics Education, University of Illinois, 351 Education Building, Urbana, Ill. 61801.

Thirty games described for teachers of Adult Basic Education. A resource for all teachers interested in games.

11.2 BIBLIOGRAPHY OF BOOKS ON CONSUMER AFFAIRS. Thomas E. Garman. February 1976. 10 pp. Free. Professor Thomas E. Garman, Virginia Polytechnic Institute and State University, Department of Management, Housing and Family Development, Blacksburg, Va. 24061.

Contains 159 entries, without annotations.

11.3 BIBLIOGRAPHY ON MARKETING AND THE BLACK CONSUMER. Thomas E. Barry et al., eds. 1976. $4.00. American Marketing Association, 222 S. Riverside Plaza, Chicago, Ill. 60606.

As the title suggests, a valuable listing of materials and references for a specific aspect of consumers' education.

11.4 CONSUMER EDUCATION RESOURCES. 1974. 56 pp. Free. Michigan Consumer Education Center Library, Eastern Michigan University, 217 A, University Library, Ypsilanti, Mich. 48197.

Annotated bibliography of media kits, films, cassettes, filmstrips, and games with producer's address and unit price.

11.5 CONSUMER INFORMATION CATALOG: AN INDEX OF SELECTED FEDERAL PUBLICATIONS OF CONSUMER INTEREST. Quarterly. Free. Consumer Information Center, Pueblo, Colo. 81009.

An annotated catalog with more than 250 Federal pamphlets and booklets on consumer products, and protection.

11.6 CONSUMERS INDEX TO PRODUCT EVALUATIONS AND INFORMATION SOURCES. Quarterly. $39.50. Pierian Press, P.O. Box 1808, Ann Arbor, Mich. 48106.

Similar to *Reader's Guide on Periodical Literature*, re consumer magazines; over 100 periodicals indexed.

11.7 EDUCATIONAL GAMES AND SIMULATIONS IN ECONOMICS. 2d ed. Darrell R. Lewis, Donald Wentworth, Robert Reinke, and William E. Becker, Jr. 1974. 134 pp. $4.00. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036.

Lists 130 games for elementary and secondary levels with articles on constructing, selecting, and using simulation games.

11.8 EDUCATORS GUIDE TO FREE FILMS 36th ed. 1976. 716 pp. $12.75. And:

11.9 EDUCATORS GUIDE TO FREE FILMSTRIPS. 28th ed. 1976. 188 pp. $10.00. And:

11.10 EDUCATORS GUIDE TO FREE TAPES, SCRIPTS AND TRANSCRIPTIONS. 23d ed. 1976. 295 pp. $10.50. Educators Progress Service, Inc., 214 Center Street, Randolph, Wis. 53956.

Annotated listing which includes consumers' education titles. Also see sections on business education, home economics, and social studies.

11.11 ERIC (Education Resources Information Center) is maintained by the National Institute of Education. ERIC is a national information system which disseminates education research results, research related materials, and other research information. Consumers' education materials are included. Abstracts, listings, and microfiche copies are available at most libraries and many educational institutions.

11.12 REFERENCE GUIDE FOR CONSUMERS. Nina David. 1975. 327 pp. $14.95. R. R. Bowker Co., 1180 Avenue of the Americas, New York, N.Y. 10036.

Fully annotated bibliography of books published from 1960 to June 1974, and films from 1965 to 1974. Also contains pamphlets and magazines; lists consumer organizations in the United States, Puerto Rico, and Canada; and newspapers with consumer action columns.

11.13 RESOURCES FOR CONSUMER EDUCATION—16mm FILMS. Nancy B. Greenspan. 1976. 48 pp. $1.50. Vocational-Curriculum Laboratory, Rutgers University, Kilmer Campus, New Brunswick, N.J. 08403.

Annotated bibliography of over 76 16 mm films suitable for classroom and group use in consumers' education.

Detailed Topical Index

Resources and references are listed according to their *major* topic(s). No effort has been made to list *every* topic included in each resource. In addition to specific listings, the reader is urged to explore particularly those titles listed in *Comprehensive Resources* for additional information on any topic.

Titles are indexed according to the broad topic under which they are listed (first digit) and the specific title in that topic (digit[s]) following the decimal point. Each title throughout the booklet is preceded by this index code.

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